

# The BUSINESS EDUCATION World

JUL 11 1941

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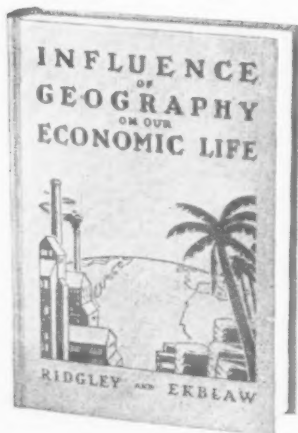
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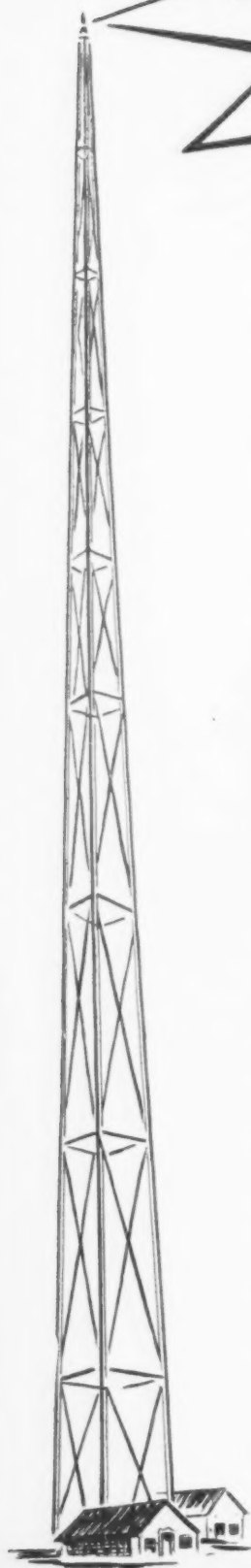
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# The BUSINESS EDUCATION WORLD

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## United We Stand...

**B**USINESS education has taken on new national and regional activity. The Federal Office of Education has added four full-time members to its staff of business education specialists; and, although their major attention is at present being given to distributive education, all branches of business education will be benefited by this expansion at Washington.

The campaign carried on by the B.E.W. for the appointment of more state and city directors of business education is bearing fruit. Several superintendents of important city school systems have pledged their wholehearted support to the appointment of supervisors in their own cities just as soon as funds can be made available.

Commercial education associations are vying with one another in membership races and editorial programs. Never before have commercial teachers been so association-conscious as today. At least one state is undertaking a very serious study of the problem of association membership in order to advise its teachers regarding the number of commercial education associations they should join, thereby eliminating wasteful duplication of both time and money.

Two big national organizations are drawing closer and closer to a showdown. The question to be decided is whether they shall continue to compete with each other or work out some harmonious and co-operative relationship that will result in one strong, unified, national organization with adequate regional and state representation.

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All through this interweaving and overlapping of associations, the National Council of Business Education is attempting to bring about unity and coherence.

All this activity is evidence of healthy professional progress, but the time has come when those who can lead must step forward from the sidelines where they have been adversely criticizing present conditions. Regardless of their affiliations, they should all get together around one table and formulate a national, regional, and state association plan that will conserve the professional energies of the great body of men and women already carrying an exceptionally heavy teaching and administrative load.

Dishes and Dollars

WHEN you look at the attractive menu in a restaurant famous for its good food, all the dishes look so tempting that you would like to order several of them instead of having to govern your selection by the prices in the right-hand column and by the fact that you can eat only so much at the time.

There is a menu printed on the cover of the B.E.W., offering choice and wholesome food for business educators. You will find no prices after any of the dishes and you need not restrict your selection to just a few. You may enjoy every one of them—and at the time when each one will taste best to you.

The cost of the entire menu has been only 10 cents a month, less than half the actual cost of production.

Those of you who have been with us since September, 1933, when the 64-page *Amer-*

*ican Shorthand Teacher* was expanded into the 96-page BUSINESS EDUCATION WORLD, have seen the rapid growth of the B.E.W. into a leader in its field, serving some eleven thousand teachers and administrators in all branches of business education.

This service has extended far beyond the columns of the magazine itself. Service booklets, personal correspondence, classroom projects, and many other activities supplement the content of the B.E.W. The cost of this increased service, together with the increased cost of every item that enters into the production of a magazine, has been absorbed by the publishers of the B.E.W. Not one cent has been passed on to our subscribers.

It is neither wise nor necessary to continue this policy. It is imperative that a professional journal be financially independent in order that it may maintain its professional basis. The subscription price of the majority of professional journals of the quality of the BUSINESS EDUCATION WORLD ranges from \$3 to \$5 a year. A few maintain a rate of \$2 a year.

It has been decided, therefore, to change the subscription rate of the BUSINESS EDUCATION WORLD to \$2 a year, effective January 1, 1939, thus passing on to you, our subscribers, your minimum share of its cost.

We make no apologies whatever for this increase in rate, because you are aware of the value of the B.E.W. to you in your daily work. Your reason for subscribing to it has not been simply the fact that you could obtain it for \$1 instead of \$2 a year. One article alone may well be worth many times the entire year's subscription rate.

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# THE BUSINESS EDUCATION WORLD

VOL XIX

DECEMBER, 1938

No. 4

## Business Education Is and Must Remain Vocational

P. O. SELBY, Ph.D.

**E**VEN a cursory reading of the business-education magazines indicates that all kinds of claims for business teaching are being advanced and that diverse values are being advocated. Moreover, many business educators, as well as many outside observers, believe that business education is neither extensively nor practically vocational.

Various thinkers, speakers, and writers contend that business education is scarcely vocational at all; others claim many virtues and objectives for business education; and still others see business education as having a mixture of vocational and non-vocational purposes.

I feel that I represent only a very small group when I venture to say that business education is, and must remain, chiefly vocational, if it is to exist at all. The by-products of its pursuit must remain by-products; they must not become purposes or objectives or aims or reasons why anyone should study business subjects.

The great majority of educators who disagree with the thesis set up and stated in the heading have identified several objectives for business education. Many of these come from people who deny that vocational education is the all-in-all of the business subjects and substitute there-

fore such things as good citizenship, worthy home membership, better fellow-relationship, and a whole category of aims that lead up to the two crowning objectives—"the good life" and "how to think."



P. O. SELBY

These educators profess to believe that there is a philosophy in bookkeeping that engenders better citizenship, that the abilities developed in shorthand are transferable to conquering of one's personal problems; that junior business training is successful in making good members of society; that there is ethical culture in business law. These

writers generally close their contentions by advocating that these purposes be substituted for the foundational one, vocational training.

### *Arguments Against Vocational Education*

The opposition has advanced some pretty fair arguments against the business subjects as vocational education. They point out that business would have been swamped, several years back, by persons who had studied business subjects, had the subjects functioned vocationally. They note that the teachers of business are largely lacking in experience in the work for which they supposedly train students. They see students being passed and grad-

uated from courses merely because of good behavior and not because of vocational efficiency.

They discover former bookkeeping students as housewives, shorthand students who have become telephone operators, and former student typing experts working as truck-drivers, section hands, and traveling sales men with little or no use for the typewriting ability that they so laboriously acquired in school.

Such follow-up studies, although revealing in their implications that business education does not function properly, fail to give consideration to many things, such as the students who have prepared for several vocations and are using only one; the abundance of poor teaching, which contributes to the later failure of students; the lack of broad vocational offerings, which often force those desiring vocational training into business education as the one avenue open; and, above all, the American tradition, which binds no man or woman to any set path but leaves them free to do as they please.

One searches the literature of business education of the past decade almost in vain for a defense of business education as vocational. The writers of this period have all been eager to establish other claims. Yet, one who goes back into the nineteenth century will discover that the vocational purpose was the only one known, not only for the limited offerings in business subjects of that day, but *for almost everything else in the curriculum.*

The nineteenth century can be characterized as the period in which the public became convinced of the vocational value of education. During this period, the conviction was growing, in people in all walks of life, that education was worth while. "If you want to succeed in life, get an education," was the advice in newspapers, from the pulpit, in books, and in conversation.

By the end of the century, the public generally was well sold on the idea that it was a good thing to go to school. Contributing to this conviction was the evidence that the educated people were getting the largest incomes, owned the largest houses, and wore the best clothes. All education during that

---

◆ **About Dr. Selby:** Professor of Business Education, Northeast Missouri State Teachers College, Kirksville. A.M., University of Missouri; Ph.D., State University of Iowa. First national president of Pi Omega Pi; holder of several offices in the N.C.T.F. Visiting lecturer, State University of Iowa, summers of 1937 and 1938. Author of a book on the operation of small business. Hobby: rock-collecting.

---

period, therefore, was looked upon as a vocational tool.

### *Early Vocational Courses*

For centuries, all education had been vocational. Latin, Greek, Hebrew, philosophy, and logic were part of the equipment of the minister and the priest, who constituted the best-educated class. Mathematics, physics, and chemistry were the tool subjects of the scientist and the engineer. German and French were a necessary part of the equipment of influential people. The unimportant people received no education.

But when, in the nineteenth century, the unimportant people began to receive an education, they naturally expected to gain by the courses that had made the ministers, the scientists, the engineers, and the political leaders learned. In this expectation, they were disappointed.

Thirty to forty years ago, students attending school (and educators themselves) began to cast doubts upon the vocational values of the secondary courses then offered. The psychologists and the researchists came along to prove that the standardized courses lacked vocational values. New courses were introduced in the schools—shorthand, typewriting, bookkeeping, agriculture, and wood-working. Students tried them and found they did have vocational value. The educators then invented new values for the non-vocational courses to justify their retention in the curriculum!

The public, however, has not as yet accepted any of these values, and probably the public mind now classifies as worth studying in school only subjects that are directly or indirectly vocational. Some other courses, rejected altogether by the public, gradually have been dropped from the curriculum, or if retained, owe their position either to prestige, as requirements for higher vocational

courses, or to "the maintenance of the *status quo*."

Business education is, without a doubt, vocational in the minds of the general public. That is the only reason for its popularity. The moment that business education departs from this objective it will lose ground.

People will not study bookkeeping or shorthand or any of the other commercial subjects because of values of such doubtful marketability as "ability to reason," "power to think," "good citizenship," or "worthy leisure." Such pronouncements are false gods, as far as business subjects are concerned, for if the people ever decide to go after those values, they will go after them directly, not through bookkeeping or geometry or any other circumambulatory device.

Business subjects, therefore, must continue to appeal through their value as vocational aids, or they will finish on the same scrap pile that is now heaped with the discarded "cultural" courses of earlier years. Business education must remain vocational or perish.

### *What Vocational Education Is*

Perhaps the differences in opinion are the results of differences in definition. Perhaps the foe of vocational courses has in mind courses that contain only information usable by the student as soon as he has finished school and continuously thereafter. Another person thinks of vocational courses as those that contain information and develop skills and traits for which a student has a prospective use and that lead him toward vocational efficiency. I believe the latter view most closely conforms to the public's definition today. I believe that vocational education includes the following:

1. Courses looking toward the selection of one's life work.
2. Courses that prepare for later informational courses.
3. Courses that develop necessary skills and information, and produce desirable traits for entrance into a vocation.
4. Courses that prepare one for promotion in the vocation of one's choice.
5. "Insurance" courses, which may not repre-

sent the first vocational choice of a student but provide a chance to earn a living if something goes wrong with the student's first choice.

6. Courses that represent training for the position he will *inevitably* occupy, that of consumer of business services.

We must recognize that consumer education is also vocational education in that the consumer is the final link in the chain of production. Farmers are necessary for the raising of corn; so are eaters. Bankers are necessary to banks; so are depositors and borrowers. Salesmen are necessary for sales; but certainly no more necessary than customers.

### *What Vocational Education Is Not*

The credo I have just expressed is far different from the definition of vocational education that apparently fills the minds of most educational writers and speakers. According to my belief, vocational education does not teach students how to reason or to think; it does not impart mental power or improve health; it does not train one for worthy home membership or foster ethical character, good citizenship, or worthy use of leisure. If those values are to be found in the business subjects, they should remain, as at present, merely incidental.

At this point, let me restate the objectives of the various business courses, thus:

#### GENERAL BUSINESS

1. To aid in a vocational choice among the business occupations.
2. To provide foundational information for the later study of bookkeeping, office and store practice, and salesmanship.
3. To teach students desirable business traits.
4. To train students in the efficient management of their own business affairs.
5. To teach them methods of protecting their own interests as consumers.
6. To provide an understanding of the American scheme of business as a whole (elementary economics).

#### BOOKKEEPING

1. To teach students to keep their own personal records.
2. To train them as bookkeepers.
3. To teach the interpretation of business reports for later use in business or as consumers.
4. To provide a foundation for later work in such professions as accounting and auditing.



5. To acquaint students with some of the secrets of money management.

#### SHORTHAND

1. To provide a time-saving method of writing.
2. To train stenographers.
3. To provide foundational training preliminary to secretarial specialization.

#### TYPEWRITING

1. To teach a method of writing that saves time, increases legibility, and is an accepted medium of business correspondence.
2. To teach the typing of business forms.
3. To provide training in the making of master copies for various office machines.
4. To train typists for business.

#### SENIOR BUSINESS

1. To teach appreciation of the American plan of business as a whole.
2. To teach the evaluation of merchandise.

[Comments on Doctor Selby's article are cordially invited.—EDITOR.]

#### SALESMANSHIP

1. To teach the application of the psychological principles of influencing people.
2. To train in the routine of selling.

#### BUSINESS LAW

1. To introduce the legal rules that govern business.
2. To instruct students how to avoid legal entanglements.
3. To inform students of their rights in business and as consumers.
4. To teach legal first aid—"what to do before the lawyer comes."

These are the objectives; they do not depart from the vocational aim. There are others, but they are incidental.

Players in a football game acquire physical stamina, but that is not the object of the game. The object of the game is to get a bigger score than the other team.

## Canadian Gregg Association Holds Ninth Annual Conference

THE Canadian Gregg Association held its ninth annual conference in the York Room of the Windsor Hotel, Montreal, Quebec, on Saturday, November 12.

The conference was attended by superintendents, principals, private school owners, and instructors in business subjects.

The conference program follows:

Address of Welcome, Reverend J. C. Beaudin, Ph.D.

President's Address, M. C. Roszell, B. A., B. Paed., Northern Vocational School, Toronto.

"Testing the Bookkeeping Student," Prof. C. E. Walker, C.A., B.Sc., Queen's University, Kingston.

"Training the Stenographer for the Secretarial Position," Miss M. F. McKenzie, Shaw's Deer Park School, Toronto. Discussion, Mr. Victor Sprott, Sprott Commercial College, Inc., Montreal.

"Some Scientific Aspects of Learning," W. D.

Tait, M.D., D.Sc. (Edin.), F.R.C.S., McGill University, Montreal.

"How Gregg Shorthand Began," Dr. John Robert Gregg.

"Getting Results from the Typewriting Room," Mrs. Irene Hulbert, Canada Business College, Hamilton.

General Discussion, A. S. H. Hankinson, Commercial High School, Montreal.

"The First Day in the Shorthand Classroom," Charles E. Zoubek, C.S.R., editor of the *Gregg News Letter*, The Gregg Publishing Company, New York City.

General Discussion, Miss Dorilla Goyette (English and French), O'Sullivan College, Montreal.

The Golden Jubilee of Gregg Shorthand was celebrated at the annual conference luncheon. The program of the luncheon, including the presentation to Dr. Gregg, will be published in our next issue.

#### B. E. W. SUBSCRIPTION RATE ADVANCED TO \$2 A YEAR

THE present subscription rate of \$1 a year will expire on December 31, 1938. Read this issue's editorial on page iv, "Dishes and Dollars." Regardless of when your present subscription expires, why not renew this month and save \$1 a year?



## Essential Records for Commercial Departments

E. G. BLACKSTONE, Ph.D.

**H**AVE you ever accepted a position as a teacher in the commercial department in a new town, only to find that there were no records available to tell you what equipment was available, how old it was, where it had been bought, or which machines were in need of repairs? Did you find that there was no record of the numbers of students in the various classes the year before, no information about the kinds of jobs available in the community, no follow-up data about student placements? Did you find that there was no record of the amount of money that had been spent for commercial education during the past year or any other year?

That experience is rather typical, isn't it?

By the way, when you left your last job, what records did *you* leave for the teacher who would follow you?

Isn't it queer that there are so few commercial-department records? One might reasonably expect that business teachers, trained in system and accounting, would be the last people in the world to try to get along without complete and accurate records of all kinds; but are they?

We have all been taught, of course, that good business administration must be based upon an efficient system of records; otherwise, why all the emphasis on bookkeeping? I am often told by commercial teachers that they can't get their superintendents to buy the needed typewriters and other equipment necessary for effective operation of their departments, but when I ask what figures they presented to the superintendent to justify their requests, I am met with a look of surprise. If I ask how many stenographers from last year's class were placed in steno-

graphic jobs, they don't know the answer.

Maybe I am wrong in thinking that an efficient business teacher should keep records that would permit him to know all the essential facts about his department; I must be wrong, because few, if any, of our commercial teacher training institutions ever try to tell prospective teachers of business what types of records they should keep.

The literature of business education is singularly lacking in information about records, finance, and per-pupil costs. Maybe they aren't important after all. What do you think?

It is somewhat difficult to understand how, without cumulative enrollment figures for a period of years, we can predict accurately the number of typewriters we shall need to take care of increasing enrollments next year, the number of sections we shall have to provide for each subject, how many textbooks to purchase, or whether we can justify an additional full-time or part-time teacher.

Without accurate records of equipment, it is difficult to determine which machines should be traded in, which ones require too many repairs, or what it costs, per student hour, to provide instruction in junior business, commercial law, or salesmanship. Without accurate records, how can we prepare departmental budgets that will reveal facts about needs so truthfully that no self-respecting superintendent can reject them? Maybe we don't prepare budgets at all, because, forsooth, the superintendent has never asked us for one.

Perhaps much more respectful attention would be given to our requests for changes in curriculum, textbooks, supplies, equipment, and salary increases, if we were known



Figure 1 should be filled out, either when the purchase order is issued, or upon delivery.

When repairs are made, a record should be entered, in order that the annual repairs and relative efficiency may be determined later. Separate entries may be made for parts and for labor, although it is often difficult to obtain bills with the two charges separated. Do not accept a single charge for general repairs on all machines. Require a separate charge for each machine.

Under the division "Book Value" is space enough for annual estimates of value after depreciation is deducted.

After a period of several years, these separate card records will make it possible to analyze the costs and repairs for various competing makes of machines, and may make it easier to choose among them in the future.

To supplement this form, we need a classroom inventory form, on which to list the items of equipment found in each classroom at the annual or semiannual inventory.

[illegible]

*Fig. 2.—Classroom Inventory*

This information is to be placed on a sheet of suitable size.

Such sheets enable the head of the department to determine if all equipment assigned to a given room is really there at the time of inventory. The original size of the form shown in Figure 2 is 8½ by 11 inches.

In large schools the safeguarding and issuing of supplies becomes a problem. Even in small schools it is desirable to know the quantity of each item used over a period of time so that precise and exact estimates may be made for future use.

To this end, a perpetual inventory card is

recommended for each item on the supply list. On the card are recorded all additions and subtractions. Such a card should always check with the quantity remaining on hand in the storeroom. It will act as a reminder to reorder.

[illegible]

Fig. 3.—Perpetual Inventory Card

Finally, there is need for a requisition form. A triplicate form is shown in Figure 4. After the requisition has been approved by the principal, the teacher presents two copies to the storeroom clerk, who retains one and sends one to the principal.

(To be continued)

[illegible]

Fig. 4—Supply Requisition Form



## A Few Notes on the Typewriting Approach

CECIL C. CARVER

**W**HENEVER I evaluate the various approaches advocated by our modern typewriting texts, I always remember this story about the Kentucky Derby: The barrier had just been sprung, and the thoroughbreds, closely bunched, were tearing around the first turn at a furious pace. Suddenly a perspiring fellow in one of the boxes leaped to his feet and began yelling: "Come on, Somebody! Come on, Somebody!"

A horse-owner, standing near him, said, "Listen, friend—there isn't any horse in that race named Somebody."

The perspiring one turned and answered, his voice dripping with scorn, "Heck, that don't interest me. I bet on every horse in there!"

And so it is with the various typewriting approaches. You can wager (with much more hope of success than the gentleman at Churchill Downs) that any one of them will achieve results—and good results—if the teacher is sufficiently educated in the subject and tries, conscientiously, to put it across.

I believe that, in the majority of cases, choice of an approach should be left to the individual teacher. He should be allowed to use the tools that appeal to him intellectually and temperamentally.

That sounds subjective—indeed, it *is* subjective—but in the teaching of typewriting, since the results of surveys show no approach definitely superior, the use of the one the teacher likes best gives his work an impetus that makes the approach a better one for him and, in the long run, better for his pupils.

Yet the approach is far too important to dismiss with a joke and the bare statement of an opinion. Indifference on the part of the teacher during the orientation period in any subject may develop the wrong pupil attitude, and what might otherwise have been sparkling success may result in failure or mediocre achievement. For that reason the typewriting teacher should examine carefully every step of the approach he uses. He should check on his own mental attitude, making sure that his enthusiasm and optimism are at high pitch and his reserve energy all that it should be.

The first four or five days of the approach are significant. Even very much interested pupils are fumbling and uncertain in their efforts, and some of them may build up an inferiority complex that will handicap them throughout their careers as typists, unless they can see in their early attempts at least some hope of future success.

Because of the marked lack of confidence of the beginning student, I chose, at the very outset of my own career as a typewriting teacher, what is called "the first-finger vertical" or "logical" approach. It has always seemed to me a clean-cut opening wedge, simple enough, concrete enough, and valuable enough from the standpoint of skill development to justify its use during the important introduction period.

Pupils usually want to begin typing at once when they enter their typewriting classes at the beginning of the term. They do not want to listen to a long lecture on the history of the typewriter or to a list of rules that the teacher is determined to have followed during the term. Indeed, such pro-



cedure may cause their interest to wander. For that reason, it is best to let them use the machine immediately, first demonstrating the proper technique in manipulation and stroking, and then insisting that students use it.

We begin with guide-key drills. The students remove the typewriter covers, and at the command, "Guide keys!" they try to place their fingers on the proper keys on the home row without looking at the keyboard. This procedure, when repeated many times, is effective in developing a "feel" for the guide keys.

Next, pupils are instructed to set the margin stops at 10 and 80, and then to tap the space bar with the right thumb, keeping the fingers on the guide keys.

Row by row, then, pupils are taught to return the carriage properly, to place the fingers on the guide keys at command, and then to lift the left hand and flip the carriage back into starting position. By the same type of teaching procedure they are taught brisk paper insertion and instant paper removal with the aid of the paper release.

We have found that these drills may be repeated at intervals throughout the entire typewriting course with very good results. Done in unison, they seem to serve as inspiration to the class, besides developing skill in manipulation.

With the paper in the machine, pupils begin typing. Nonsense syllables are useful here, although the trend has been definitely away from them, and we do not use them except as "location" drills. After fingering the reaches from *j* to *u*, for example, pupils follow the rhythmic commands of the teacher, typing *ju* (space) *ju* (space) and so on, in unison, until the seventy-space line has been filled.

We extend this procedure to cover the entire sections stroked with the first fingers of both hands, and we usually get around to typing words like *by*, *turn*, *but*, etc., before the end of the first period. Of course, the teacher does not devote all his time to giving rhythmic commands.

He moves about the room doing very in-

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◆ *About Cecil Carver:* Typewriting teacher in J. A. Maybin School for Graduates, New Orleans. Graduate of Jefferson College; secretary of the New Orleans Council of Typewriting Teachers. A former winner of the Louisiana State Typewriting Championship. Formerly taught shorthand and typing and was faculty adviser, head boxing coach, and assistant in all sports at S. J. Peters High School, New Orleans. Hobby: golf.

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tensive supervising, stressing proper technique, snappy stroking, confident reaches, correct body position, etc.

During this period, especially, the demonstration machine and stand will be found invaluable.

The drills on fundamentals just described, together with the location and tapping of keys in the sections stroked by the first fingers of each hand, take up most of the available time during the first four days. On the third and fourth days we acquaint pupils with approximately twenty machine parts, such as the carriage-release levers, ribbon return, line-space gauge, etc. On the fifth day of the term we begin with what may be called the first "formal" exercise.

Most textbooks that advocate the first-finger vertical approach offer a great many word drills as practice material. We believe that, although this type of drill, like the nonsense syllable, is valuable enough for occasional use, it should not make up the bulk of the copy typed by the beginner. The word drill has at least two major weaknesses: It does not require concentration of the "mental" type; and because pupils do not find it necessary to keep their eyes on the copy, they usually look at their fingers, at the keys, or at the work in the machine.

With these ideas in mind, we arranged a set of six exercises, which cover the entire keyboard, and which pupils usually complete in eighteen days. No. 1 presents words and numerals stroked by the first finger of each hand. No. 2 adds the second finger of each hand, and so on through No. 4. No. 5, in which the shift keys are used for the first time, is a drill on the names of the states; and No. 6, arranged to present the special characters and adapted signs, is a group of short sentences, arranged in paragraph form.

The first line of Exercise 2, picked at random as a sample, shows little continuity:

*the 3 did 8 me 3 him 8 her time 38 never find 83 might think*

We have found that this lack of continuity forces pupils to keep their eyes on the copy and to remain mentally alert in order to follow the ever changing pattern of words, phrases, and numbers.

Manipulation drills, followed by short rhythm drills, which stress key-location and the typing of words of high frequency, are given daily during the first ten minutes of each period for the first five or six weeks.

Let me digress here to say a word about the rhythm drill, or, as we use it, without metronome or phonograph, the "rhythmic-command" drill. We have found it very useful as a developer of proper timing and as a warm-up drill. It seems, better than any other device, to calm pupils and to put them into the proper frame of mind when they are restless.

Beyond even that, however, the drill seems to further the development of that invisible bond between pupil and teacher, that fine balance which insures the greatest possible amount of teaching and learning. It seems to be a very personal—even an intimate—achievement, made possible sometimes only by intense concentration on the part of both pupil and teacher, each of whom has greater confidence in the other because of it.

These methods of orientation, considered and weighed objectively, have been successful at our school. Fewer bad habits can crop up, because the material, as well as the supervision, is designed to prevent them. Very little that is learned has to be broken down and retaught, and pupils become familiar with the keyboard in a manner that does not do violence to their interest, but seems rather to intensify it.

On the twenty-third day of the semester, immediately after the approach proper has been completed, they manage, quite easily, to type short business letters, perfectly centered. (We teach the mechanics of vertical centering as soon as we begin on the first formal exercise, and we announce left- and right-hand margins until we reach the letters;

then we teach horizontal centering. Thereafter pupils have to find their own top and side margins, whenever the material is such that it can be centered mechanically.)

Such is the story of the typewriting approach as I have come to know it at the Joseph A. Maybin School for Graduates. Like all teaching procedures here, it has been subjected to close scrutiny and sharp questioning, and has had to stand on the results it has produced.

I believe that, in spite of the fact that there has been a definite swing away from the "first-finger vertical" approach in recent years, it is a good, solid, almost fool-proof system as we have developed it, and I can offer as evidence the fact that it has stood the test in a beginning course in typewriting as exacting as can be found anywhere. All of which, of course, does not mean that we would not scrap it at once if we knew definitely that another approach would produce superior results.

With all this talk of methodology, however, let me say that I do not believe good methods are the first consideration in the pedagogical scheme of things, although they do count very heavily. I believe that a teacher's greatest asset is his dynamic interest in the activities and achievements of his pupils, an interest made up partly of personal pride, partly of genuine, sympathetic liking for children, but mostly of the deep conviction that one cannot compromise with a human future.

Of itself, this dynamic interest will seek the best possible methods and eventually produce a strong individualism—an individualism that is not autocratic with children, antagonistic to colleagues, or defiant with authorities; but that blends easily and well into the pattern of school policies and traditions, has as its sincere aims the building of character as well as the development of the powers of thought and work, and, as its ultimate and transcendent objectives, the future usefulness and happiness of the young people that come under its influence.

Comments from our two B.E.W. typewriting editors, Mr. Foster and Mr. Smith, follow:

## Comments by William R. Foster

[ QUITE agree with this dynamic young man of New Orleans that the first and foremost essential of a good teacher is the active, forceful will that his students must succeed. He must not be working just for a monthly salary check. If he has this will, this dynamic interest, I'll gamble on his eventually using the best method and selecting the best textbook—if he is given the opportunity.

### *Selecting a Text*

It would be an excellent thing, from the point of view of the effect on the teacher's enthusiasm, if he could always use the textbook he preferred. But there are such things as boards of education, some of which decide, without consulting individual teachers, what text a whole city or even a state shall use. If a better book comes out during the five-year adoption period, it is just too bad for the publisher, the teachers, and the pupils.

I have heard tales of "influence" and of a mere penny or two difference in price having altogether too much to do with decisions. In Rochester, happily, a committee made up of one typewriting teacher from each of the ten high schools independently rated the basic and supplementary texts by means of score sheets, without benefit of salesmen's arguments and dinners. The director of business education tabulated the scores and the board of education ratified the results without question. No "close corporation" decided here.

### *The First Finger First*

Naturally, I am glad to have the first-finger approach approved, but be careful to note that Mr. Carver's use of "logical" in this connection means what the man-in-the-street has in mind when he uses that word—reasonable. Pedagogues use this word in a technical way in direct contrast to "psychological."

The first-finger approach is psychologically sound. Burton<sup>1</sup> puts it this way: "The child attacks and masters subject matter not

as it is logically and systematically organized but as it happens to fit his pursuits and purposes"—psychologically, in other words.

Here is something regarding penmanship, again from Burton,<sup>2</sup> that we typing teachers should thoroughly digest:

Not long ago the subject matter in reading, drawing, and writing was selected and organized in terms of the units or elements of the processes involved, with little regard for the psychological processes of the learner. Children, and adults as well, grasp things as wholes, and analyze later if necessity demands. For that reason, writing and drawing courses based on a mastery of isolated curves and angles violate the learning processes and are even detrimental at times to quick, orderly learning. Writing and drawing should begin with crude efforts, and improvement should be sought through comparison with better models. Writing scales have been of great value in this situation.

Formal, traditional procedures are often based on logic, without thought of the destructive effect they will have on student interest because of the way they hold back the student from making progress in typing skill. Try to get as good a response as possible from your pupils, but don't expect 100 per cent professional perfection in paper insertion and removal the first day; and then perfect space bar operation; and next perfect carriage throws; and words as flashes (word patterns) at the very first attempt.

Even if you could attain all this so early in the game, adding all these 100 per cents together would not result in a well-rounded, smooth whole of perfect typing.

Be content, at first, with what may seem to you to be rather crude efforts (as Burton pointed out above), and try gradually to improve on them in the whole (the natural) setting. Maturation and pacing are the psychological procedures involved here.

You know, Rome wasn't built in a day. Rome, at first, was a crude, provincial little settlement; gradually it was improved upon

<sup>1</sup> Burton, William H., "The Nature and Direction of Learning," D. Appleton and Company, 1929, New York, p. 581.

<sup>2</sup> *Ibid.*, p. 510.

here and there until, under the Caesars, it became a mighty world power.

This modern psychological doctrine may not "set well" with some who will interpose the statement that they get good results in a totally different way. In answer to this, I can only say that "logic" and "argument" can never decide such things properly. Your classroom experiments and experience, combined with as complete a comparison as you can make with similar work by other teachers, can provide the only adequate basis for worth-while judgment.

Wheeler and Perkins never said a more pat truth than this: "Seldom does a method, however faulty, prevent a child from learning something."

Think your own method over. Do your conclusions seem sound? That, after all, is the main thing, so far as theory is concerned. Then, when working with your pupils, being enthusiastic and possessed with the dynamic will for their success is what counts.

Mr. Carver is a born enthusiast and a good sport. If we had more teachers like him, we would make more progress. No matter what he does (and I raise an eyebrow at a few things), he has the right spirit and the right conception of his job. He must get a lot of fun out of it, as well as satisfactory results. (Only four or five failures out of 160 students! And his standards are high, as I happen to know.)

No, I am not overlooking the fact that his students are high school graduates, and not "mine-run" little eighth and ninth graders. His problem is easier than ours in high school.

### *Introducing Business Letters*

Tradition has put business letters early in the commercial course. When but one term is devoted to personal-use typing, letters must necessarily be included, as their pro-

duction constitutes one of the major uses of the typewriter in all fields. The early presentation of letters in typing courses for business use is not only traditional, but a backward step, based on what we now feel sure should comprise a well-rounded course intended to develop typing skill to the highest degree of which each pupil is capable.

We need to make a steady, continual drive for greater skill—more speed, greater accuracy, typescript more even in color, a greater consistency of performance, an ever enlarging typing vocabulary of word patterns (flash words). The early presentation of letter writing causes us to deal with a different type of learning, with probable slowing up in speed development.

Typing cannot be regarded as learned until it is so much a part of the typist that he does not have to think consciously about the process of typing. To introduce business letters at this early stage of the game compels the student to think about the setup of the letter when he also has to think a good deal about what letters and words he must type. These are two radically different types of learning; two radically different types of procedures are therefore necessary, each conflicting with the other. Result: some loss of progress in basic typing power.

To give Mr. Carver the last word, let me quote his statement from one of the many air-mail letters that passed between us:

I don't believe your theory [regarding business letters as compared with word, sentence, and paragraph practice] is to be desired for my pupils.

It is true, I believe, that if people do too much of anything they get bored. I don't think that I could gain more by swinging directly into what you threaten instead of using the letters. My pupils do not lose in skill but show almost as much of a gain as if I threw them into straight-copy matter. They are stimulated by knowing how to set up a business letter as soon as they learn the keyboard. (If I taught in the average high school I should do it differently—maybe!)

### Comments by Harold H. Smith

CERTAINLY nobody will quarrel with Mr. Carver's statement that *his* students show "almost as much of a gain" working with letters as they do with straight-copy

matter. We take it for granted he has kept records of some students who have worked solely on straight-copy matter and of other students who have worked partly on straight

copy and partly on correspondence material. By using the word "almost," he acknowledges that those who work on both kinds of matter do not show quite as much gain as those who work solely on straight-copy matter.

There is also the question of how well the two groups were matched. If it is permissible to judge his fine professional spirit by his correspondence and articles, I think, too, that he would be the first to suggest the possibility of some gains through improved practice methods on every kind of matter. Every progressive teacher feels there must be some better way!

In thinking through every phase of this friendly discussion about the beginning course in typing, teachers should bear in mind that, when two or more semesters are available, the first semester is the logical, psychological, and pedagogical division of the whole course in which to establish the highest possible level of basic typing skill.

Skill will not result merely through the passage of time or through the employment of mediocre practice methods. It requires a happy combination of the best possible teaching and learning methods and the utilization of the best possible practice matter, with the most economical use of every second of time.

Precious seconds and minutes are necessarily used, in typing letters, to decide upon the position of the date and other appendages to the body of the letter. More precious seconds are required to set the carriage at the points decided upon. Every short line, of which these appendages are composed, must be typed at less than best speeds, prohibiting the use (to say nothing of the *improvement*) of superior facility in responses of mind and hand. The only portion of a letter that approximates straight-copy matter as a vehicle for encouraging facility of men-

tal and manual responses is the body of the letter.

Even so, the customary shortness of lines and the need for the best possible right margin in a letter exercise a distinct braking effect upon responses as compared with straight matter, and at least one hand is *forced* away from the keyboard, with consequent loss of time in returning it to the carriage and in reorienting mind and hand for the next line's work.

Ponder well Dr. Henry C. Morrison's statement, "The characteristic and most searching test of the pure-practice adaptation is ability to use the power to which it corresponds while something else is focal in consciousness." How many typing students in the first semester possess sufficient typing skill to turn the full force of their minds upon the formalities and principles of artistic letter arrangement, while their eyes and fingers automatically co-ordinate in the manipulation of the typewriter?

Granting that improvement in the facility of all responses must be preceded by the right kind of enthusiastic interest on the student's part, and that some teachers earnestly feel themselves incapable of arousing such interest on straight-copy matter, we can recognize some common sense in the introduction of correspondence and selected business material for practice matter, particularly practice on fairly long form letters or simple manuscripts, which are the best types of practical matter for the purpose.

Nevertheless, as one of many persons who have had long experience in testing out the efficacy of various kinds of practice matter in developing basic typing skill, I can only register my single vote, expressing the conviction that it is the teacher's responsibility to find some adequate means of arousing enthusiastic interest in the right kind of practice material for each gain that is sought.

## Two Chapters Installed By Alpha Iota

**ALPHA IOTA**, international honorary business sorority, has added two chapters to its roster, bringing the total to 136.

Delta Pi chapter was installed at Blackstone (Virginia) College for Women by M. Estelle Eskridge, regional councilor, and

officers of Alpha Kappa chapter, Smithdeal-Massey Business College, Richmond.

Delta Rho chapter, Wenatchee (Washington) Business College, was installed by Mrs. Edna P. Kane, grand vice-president. Mabel C. Morton, owner of the school, is sponsor.





# Distributive Education Objectives and Achievements

KENNETH B. HAAS, Ed.D.

**E**DUCATION at public expense can be justified only in terms of the contribution it makes to the general welfare of society. The social-economic objectives of distributive education should, therefore, be considered the fundamental basis for intelligent participation in the program.

One of the most important of social-economic objectives is to help distributive workers to give better service and thereby promote the general welfare of both producers and consumers. This objective provides much of the social and economic justification for public-school instruction of workers in distributive occupations.

Better service by distributors should mean that this great body of intermediaries will be more intelligent, efficient, sympathetic participants in the total process of production, exchange, and consumption of goods. To the extent that the workers can interpret their business activities in terms of social-economic significance, they should become more effective intermediaries. To the same extent, they should attain a broader view and a deeper insight into their part in the economic welfare of the country.

An intelligent distributor will realize the economic significance of his merchandising activities to both the producer and the consumer. A consciousness of the distributor's responsibility toward the producer and the consumer is not as common as it should be. It is anticipated that this larger consideration will be manifested more frequently when distributors have learned to realize the effect of their merchandising activities upon the social-economic system.

Better service by distributors should re-

sult in better service to consumers. Distributors can do much in helping consumers get the best goods for their use at the lowest possible price. The entire distributive system offers abundant room for improvement in consumer relationships.

Finally, better service by distributors should mean that distributive units will be operated more efficiently through the use of scientific management practices. The wider use of efficient operating practices should result in a reduction in the total costs of distribution. Competition among an increasing number of efficient managers should serve to reduce the costs of distribution, thus giving not only a larger share of the consumer's dollar to the producer, but also larger values to the consumer.

## *Better Management Objective*

Vocational education should be prepared for the managers of distributive organizations. Many managers can give better service only when they know more about how to select from the immense variety of available goods those that will be best for individual consumers. Intelligent buying for any store means selecting those articles that will be most utilitarian to patrons of that store. Hence, in buying, the manager must know what satisfactions are wanted by the consumers he serves.

Many managers need to know more about how to operate their business at the lowest possible cost. They can be helped only through giving them a knowledge of the least costly and at the same time the most effective management practices. Only when the manager makes full use of such prac-

tices will he be able to reduce his part of the cost of distribution—and perhaps realize a larger profit.

### *The Profit Objective*

As a result of better service and more efficient management, the manager of a distributive organization may be able to make a larger profit. Larger profit should, however, be regarded as a by-product of better service rather than as an objective of any part of a distributive education program. In our competitive economic life, higher profits should be regarded as rewards to be won by those who can give the best service. Consequently, the program of publicly supported distributive education should seek to emphasize the quality of the social service given and to regard profit as an incentive for stimulating managers to provide better service.

Larger sales should be considered in the same light. Sales-promotion practices are not always beneficial to either producers or consumers. While an immediate increase in sales volume may result in a larger profit for a time, the long-range outcomes may not be profitable. A purchase may result in more final dissatisfaction than satisfaction for the customer. Hence, the consequence of sales-promotional activities must be considered in the light of the contribution of those activities to better service. Unless better service to all groups concerned can be clearly visualized, sales-promotion activities have no large place in the teaching of distributive occupational subjects.

### *Better Selling Objectives*

Vocational education for salespeople should be conducted to help them learn how to give better service to purchasers of goods. Purchasers desire two closely related kinds of satisfactions. One of them is satisfaction with the goods; the other is satisfaction with the conduct of the salesperson. Both are so important that they should be regarded as two of the major objective areas for all courses for salespeople and consumer-contact employees.

The salesperson should be able to advise a purchaser regarding the purchase of an

article. A purchaser frequently has to rely upon the salesman for information about the goods. The information needed by an efficient salesman involves two distinct areas of knowledge. He must understand the service qualities of the articles he sells, and he must understand the satisfaction purchasers expect to derive from the use of those articles. Courses for helping salespeople to become experts must, therefore, be organized to give consideration to both these areas of knowledge, especially to the interrelations involved in selling a particular article to a particular buyer.

Closely related to a knowledge of a purchaser's standards for satisfactory goods is a knowledge of a purchaser's standards for business behavior. Studies have shown that more purchasers are dissatisfied with the way salespeople treat them than with the goods purchased. Hence, all vocational education programs for salespeople should give major attention to helping the salespeople understand how to behave in ways that are socially pleasing to customers.

In this connection, it seems necessary to refer to certain misconceptions about selling. Most of the literature on selling is of the kind developed for the use of high-pressure specialty salesmen. This literature is responsible for the general misconception that the salesman's job is to force purchasers to buy. The usual analysis of selling activities in terms of attention, interest, desire, and action has been shown, both by practical experience and by psychological evaluation, to be neither serviceable nor socially desirable. Such analysis is based upon a predatory theory of selling activities. Such activities cannot be approved for use in distributive classes maintained at public expense, for they are essentially unsocial. Customer satisfaction and welfare is the major socially

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◆ *About Doctor Haas:* Formerly professor of merchandising, Bowling Green (Kentucky) Business University. B.S. and M.A., University of Pittsburgh; Ed. D., New York University. Contributing editor, *Business Education Digest*. Author of two books and many magazine articles. Has been in the U. S. Navy, and in the wholesale-brokerage business. Now engaged in distributive education, Washington, D. C.

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justifiable criterion for a salesperson's activities.

### *Future Objectives*

Experience in conducting distributive-education classes should result in the acquisition of more knowledge about (1) the working activities required in distributive occupations and (2) the most effective materials for developing specific working abilities.

Experience with these classes should also develop a better understanding of the content and nature of the preparatory training that can be given in a secondary school to help youth in developing certain foundation abilities and in discovering their own capacities for growth in distributive work.

As a result of such accumulated experiences in conducting classes, effective programs for certain distributive occupations can be developed in the public school. Youths interested in following a career in distributive occupations can get the needed preparatory instruction while in the secondary school and then, after entering upon employment, enroll in a sequence of part-time and evening classes. This would carry them through the learning stages and finally prepare them for promotion to managerial positions, for successful independent business ownership, and for useful, satisfactory economic citizenship.

By these steps, over a period of years, an organized training program for at least the common distributive occupations can be developed to such a degree that retailing and certain other distributive fields will be regarded as careers.

Distributive education needs a balanced point of view. It can be attained only through contact with all the phases and interests of American life. One of the objectives, then, should be to challenge youths with the controversial aspects of our distributive system as well as with those phases concerning which there is general agreement. As a result, they will obtain a better understanding of the field as part of our economic life. They will also understand better their responsibilities and will be encouraged to develop the skills and techniques that identify the successful worker.

In vocational education, we get out on the front line and prepare people to earn a living. Distributive education must, therefore, be as representative of the needs of the people generally as we know how to make it.

### *Summary of Objectives*

The desirable aims and objectives of education for distributive occupations maintained at public expense can be summed up in general terms as follows:

1. To help workers in distributive occupations to give better service.
2. To help workers to conduct their working activities for their best personal interests, as well as for the best interests of their community and the nation.
3. To encourage workers to develop a distributive system that will render the maximum of economic service to both producers and consumers.
4. To help develop among workers in distributive occupations an understanding of the socially and economically desirable services that distributive workers should render in furthering the general welfare of our citizens.
5. To help workers in distributive occupations develop the abilities necessary for successful employment in the highest positions they can attain; that is, to improve their economic status.
6. To help prepare relatively inexperienced youths for efficient employment in distributive occupations.
7. To direct the growth of the personal abilities necessary for satisfactory personal, social, economic, and occupational adjustments in a rapidly changing world.
8. To stimulate the growth of pride in knowledge and accomplishment in the distributive occupations so that these occupations may tend to become semi-professionalized.

### *Attaining the Objectives*

With the objectives stated and qualified the next step is to consider how these objectives may be attained. There is little doubt that the quality and quantity of subject matter is an important factor in successfully achieving aims and objectives. What are the types of courses and kinds of programs through which aims and objectives may be achieved?

If these immediate and future aims are to be achieved in distributive-education programs, those responsible for making the course of study will need to plan for a long-

range program. The social-economic aims of this type of education are not likely to be easily achieved, nor are the pressing problems of distribution to be easily solved through the medium of short-unit extension courses.

The preparation of individuals for immediate job efficiency is important. While a program of distributive education is being initiated, we shall possibly need a great many short-unit courses to provide flexibility so that the subject matter may be easily adjusted to meet immediate needs. We shall have to start with employers and employees where they are—not where we believe they should be—and build from that foundation. Short-unit vocational skill courses will serve for the preliminary stages of the program. We must begin there.

These short-unit beginning courses, however, valuable and useful as they may be, will not go far toward solving many of the major problems of distribution. In the long run, it is unlikely that their effects will be very substantial. A substantial program will require more than one or two semesters of study and practice. Probably a thorough training course for the retail business will require from two to five years of intensive, well-planned, supervised study and experience.

Short, intensive courses are specialized courses. Students acquire one specialized line of experience in them. Any kind of education has its value, but there is little substantiality in a program of distributive education that does not fit an individual to do everything that requires doing in a retail business. Only long-range programs will insure the safety of individual jobs in the distributive occupations. There is no one special line of work that offers security for the future. That is the danger of concentrating on short-unit specialized courses. While they have their place, they will not solve the major problems. The larger gain will come only through a thorough, long-time, systematic training.

To achieve desirable personal, social, and economic objectives, students should be thoroughly grounded in the elements of dis-

tribution theories, the best current practices, and the possibilities for future usefulness. The content of a general program designed to give this broad training should include the following:

First, the training should begin with what might be called the elements of retailing, including a general survey of what retailing is, what its functions are, and how its work is carried on. This course should stress the best practices of doing the routine work of a retail store. It should include the elements of retail salesmanship.

Second, a very thorough study should be made of merchandise in some particular, though not too limited, field. It should, for example, be the food field, not just fruits and vegetables, baked goods, groceries, or meats. There is no security in selling specialties.

In the food field, continual changes are likely to affect many workers and their jobs. Cut meats are rapidly taking the place of meats cut by a butcher. A man trained solely as a butcher is likely to lose his job, but if trained for foods he will still have an opportunity and an important place in the field of food selling even if the butcher trade should cease to exist.

If the student prefers to make the sale of wearing apparel his line of work, he should have the opportunity to study clothing.

Another important field of study would be home furnishing, including furniture, carpets, rugs, and draperies, and equipment such as electrical washing machines, ranges and other appliances.

The student trained in some field as general as these is not likely to be left stranded without a job because of insufficient knowledge.

Third, while getting an education and training in merchandise knowledge, the student should also take courses in retail store management, retail accounting, retail advertising, retail selling, personnel problems, the financing of retail stores, merchandising, and so on through the whole circle of activities necessary for efficient store work or successful management.

Every student of retailing needs to study economics, including supply and demand, price, money, credit, and certain social-economic subjects. The retailer of the future will need to know a great deal more about labor and the economics of wages than the retailer of the past. It would also be helpful if he were to study pertinent phases of psychology and sociology.

There is an increasing amount of regulation in all branches of business. We see

regulations of one kind or another placed upon prices, wages, and other aspects of our economic system. The public should demand something in return for granting the permission that effects such regulation. If, for example, there are to be restrictions on who shall engage in retailing, then the public has a right to insist that those granted such privileges shall be properly trained and shall possess a keen regard for the general welfare of society.

## The Marking of Transcripts

LAWRENCE A. JENKINS

*Morristown (New Jersey) High School*

THE marking of transcribed letters would be rather simple if "office standards" were used in their grading; that is, if the teacher refused to accept any but mailable letters. (We assume that, under this plan, the student does not have the privilege of restarting or retyping the letter.) This high standard, naturally, cannot be used in the high school that accepts 70 per cent as a passing mark, unless an adjustment is made in some other manner.

Inasmuch as "perfect transcripts or nothing" cannot be the measuring stick, the following grading scale is offered. With this scale the letters will be marked either *passing* or *failing*, according to the number and kind of errors, as described below.

Of course, it is to be noted again that when we use the term *passing* we are not thinking of a letter that would *pass* in the business office, for there they must be perfect. We are simply using a guide for determining the student's skill in transcription and rating this skill in a percentage figure for report-card purposes.

A *passing* letter must contain no more than six errors—a maximum of three unmailable errors (marked with a circle) and three mailable errors (marked with an X). If the unmailable errors exceed three, the letter fails. For example: A letter with five mailable errors and one unmailable error would

be *passing*, but another letter with four unmailable errors and one mailable error would fail.

### UNMAILABLE ERRORS

- Careless erasure
- Transposed word (changes context)
- Wrong word (changes context)
- Omitted word (changes context)
- Misspelled word
- Syllabication
- Strikeover
- Typographical
- Punctuation (changes context)
- Centering of letter

### MAILABLE ERRORS

- Neat erasure
- Punctuation (does not change context)
- Wrong word (does not change context)
- Enclosure (at end of letter)
- Omitted word (does not change context)
- Transposed word (does not change context)

The letters should be corrected in class, after exchanging papers. Much of the learning will occur during this phase of the transcription, especially of punctuation and preferred forms of writing in specific situations. The teacher should check rather closely the marking of the papers for the first few weeks, to insure that the two different types of errors are identified. Of course, the final and most important step is to teach the students to study their errors and to refer to their shorthand notes to determine the cause of them.





## When Teaching Accruals

LLOYD  
BERTSCHI

**I**N an examination of candidates who were seeking appointment to what are probably the most desirable positions available to teachers of bookkeeping anywhere, this question was asked: "When teaching accruals for the first time, how would you relate the topic under consideration to the student's existing knowledge of bookkeeping?"

The answers of the several candidates, taken together, constitute an interesting and not-too-cheerful commentary on the pedagogy of bookkeeping as exemplified in most of our present-day bookkeeping texts.

As a matter of fact, with but few exceptions, the methodology of bookkeeping texts does not supply an acceptable answer to the question asked in the examination referred to. Furthermore, if almost any phase of bookkeeping had been substituted for accruals, the candidates would still have been compelled to rely on their own pedagogy for an acceptable answer. The texts from which they teach would have been of little help to them.

It is almost old-fashioned and even trite to say that we ought to relate each new topic to previous knowledge, that we ought to proceed from the known to the unknown, from the simple to the complex. But examine the first bookkeeping text that comes to your hand and the chances are that you will find it extremely difficult to point out specifically just how any topic is related to previous knowledge. On the other hand, it won't be necessary to search very long or very far to find many instances where complex matters are taught in advance of simple

matters, and numerous other violations of pedagogic principles.

In answering the question about the relation of accruals to previous knowledge, the candidate would have scored high had he but pointed out that the most important and immediate objective in beginning bookkeeping instruction should be to bring the student to understand that assets, liabilities, and capital increase and decrease during an accounting period and that to ascertain the amount of assets, liabilities, or capital at the end of a period, all changes must be taken into consideration. Stated in the form of a problem, the student's fundamental concept should be:

"Given the assets, liabilities, and capital at the beginning of a period and changes in each during the period; to find the assets, liabilities, and capital at the end of the period."

Naturally, proper gradation will be observed in the steps taken to arrive at this objective. First, simple assets such as cash, merchandise, equipment, and supplies should be taught, and the student should always understand that the problem, as applied to assets, is as follows:

"Given the assets at the beginning of a period and all changes in assets during the period; to find the assets at the end of the period."

As the first step, only those changes in assets which can be determined and recorded as the changes occur should be taken into consideration. Very soon, however, the student should learn that while certain changes in assets can readily be determined and recorded as they occur, there are other changes that cannot be conveniently determined or recorded until the end of an accounting period.

The latter changes consist principally of decreases in merchandise assets, in expense

assets and in equipment assets (cost of goods sold, expenses and depreciation, respectively), none of which can conveniently be determined or recorded until inventories are taken and appraisals made at the close of an accounting period.

Such items as these—cost of goods sold, expense, and depreciation—should be taught as decreases in assets, and the recording of these decreases should be treated as deferred or postponed entries that, for the sake of convenience, are made as a preliminary step in the process of closing the ledger.

The whole accounting process of a fiscal period involves a problem in arithmetic, and to know just what the problem is, what processes are involved in its solution, and the conclusion to which it leads, is absolutely essential to the understanding of the process as a whole.

"Given the assets, liabilities, and capital at the beginning of a period and changes in each during the period; to find the assets, liabilities, and capital at the end of the period." Stating the problem in its three component parts, we have the following:

1. Given the assets at the beginning of a period and all changes in assets during the period; to find the assets at the end of the period.
2. Given the liabilities at the beginning of a period and all changes in liabilities during the period; to find the liabilities at the end of the period.
3. Given the capital at the beginning of a period and all changes in capital during the period; to find the capital at the end of the period.

Sound pedagogy demands constant use of this problem as assets, liabilities, and capital are developed in turn. It requires, first, explanation and development of each topic in simple language; next, arithmetical treatment; and finally, presentation as formal bookkeeping.

Accruals should be taught either as assets or liabilities, as the case may be. An accrued asset is simply an increase in one of the assets that belong to the receivable group. An accrued liability is an increase in a liability and should be taught as one of the group of payables, namely Accounts Payable, Notes Payable, etc.

Previous instruction has taught the student that assets and liabilities increase and

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◆ *About Lloyd Bertschi:* Comptroller of the Gregg Publishing Company. Took "football and other subjects" at Carthage College, Carthage, Illinois; studied in Gem City Business College, Quincy, Illinois. Taught in an ungraded country school, then in the commercial department of Central High School, Omaha. (Had been a deputy sheriff before that!) Was salesman and then sales manager of the H. M. Rowe Company; later, manager of the Gregg Publishing Company's Boston office; then assistant general sales manager, New York; then dropped the word "sales" from his title. Comptroller since 1934.

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decrease and that to find the amount of assets or liabilities at the end of a fiscal period all increases must be added and all decreases must be subtracted. He knows, too, that while certain changes in each are recorded from time to time as they occur, certain other changes can most conveniently be determined and recorded only at the end of an accounting period when inventories are taken and appraisals are made.

Now, with this knowledge well developed and fixed, it is a simple matter to relate accruals to previous knowledge. Let us take accrued assets as a specific illustration.

After he has learned about the simple asset, Accounts Receivable, the student can easily see that all items of income, such as unpaid rent due from a tenant or the unpaid interest on a note receivable, that have been earned prior to closing date are increases in assets and in capital, which must be recorded if all assets and capital are to be accurately stated on the books.

Since the student has already learned that some appropriate asset account must be debited for all increases in assets and some appropriate income (capital) account must be credited for all increases in income, he can easily see that these accruals must be recorded in a like manner—as a debit to an appropriate asset account and as a credit to an appropriate income account.

Each individual accrued asset is in the nature of a claim against a debtor. That is to say, it might be debited to some appropriate personal account. As a labor-saving device, however, accruals are grouped as Accrued Interest Receivable, Accrued Rent Receivable, etc., and all of each group are record-

ed in an appropriate accrued-asset account. The same pedagogy applies to teaching accrued liabilities.

Ask any experienced bookkeeping teacher to list in the order of difficulty the various phases of bookkeeping subject matter that are most difficult for the student to grasp and hence for the teacher to teach. In almost every case, accruals will appear well toward the top of the list.

This need not be. The difficulty lies not so much in the topic but in the pedagogy of bookkeeping, at least as it is exemplified in most bookkeeping texts.

Most of us who teach or who have taught bookkeeping like to think that the text which our students use is comparatively unimportant; that we use a text as a teaching tool—as a source of material which we use effectively in proportion to our teaching experience and skill and according to a pedagogy of our own, based on that experience and on our technical knowledge.

That is as it should be. I firmly believe that the teacher is supreme in the trinity of instructor, student, and subject matter. Any good text represents the author's best judgment not only as to selection, elimination, and gradation of subject matter but also as to *method*, and by *method* I mean pedagogy. Nevertheless, the judgment, initiative, and ability of the teacher are of transcendent importance.

But there is another angle to this. In our years of training and experience we do get our concepts and our methods from textbooks. We may not think we do, but from where else could they come? What makes it seem otherwise is the fact that we are constantly increasing the scope and the soundness of our knowledge; and the horizon of our limitations is gradually receding and our concepts becoming sounder and sounder. Study, investigation, analysis, and experience have taught us what to accept and what to reject. But those very factors, which contribute to our increased knowledge, have their inception in what is passed on to us through the written word of others—through texts mainly, although to some extent in other ways.

Our textbooks are but codifications of information and practice. With but few exceptions, bookkeeping texts have in the past—quite naturally, I may say—only described and prescribed bookkeeping technique and practice. They have not given the student basic knowledge—knowledge which he could apply and use in the intelligent performance of bookkeeping technique and practice.

In other words, there has been in the past a regrettable lack of sound pedagogy in bookkeeping texts. We, as teachers, have had to apply our own pedagogy, and that has not been an easy matter. Our texts have represented what is a sort of apprentice scheme whereby the student has been told over and over what to do and shown again and again how to do it, in the hope that in the end he would learn by repetition to do correctly the things that must be done according to prescribed routine in the recording sequence.

He has been compelled to "work out" exercises in journalizing, posting, taking trial balances, preparing statements, closing accounts, or—what is still worse—"practice sets" involving all these plus numerous business papers, etc.

He has been handicapped by a lack of understanding of the basic problem involved in the accounting process, the method of its solution, the conclusion to which it led, or even the purpose to be served and the use to be made of the information supplied by accounting records.

In other words, we have been emphasizing the art of bookkeeping *technique* and neglecting the *science* of our subject. Our students haven't even known what kind of information a set of accounting records should supply, let alone how that information functions as an aid to the management and administration of the affairs of a business.

Perhaps this explains why many of us have felt that the text was of little importance. Possibly, if our texts had, in the past, observed the fundamental pedagogical principles that underlie effective teaching of any subject we should not now feel as we do about the importance of the text selected to serve as the basis for our instruction.

Fortunately, there has been improvement in the pedagogy of a few—a very few—recent bookkeeping texts. Students acquiring their knowledge of the science of accounting and the art of bookkeeping no longer serve as apprentice bookkeepers of the old high-stool and green-eye-shade type; instead, they study and learn basic principles and come to appreciate the significance and functions of accounting records. Problems and exercises serve as a means of applying knowledge and information to concrete situations. The solution of a problem or exercise is never undertaken until the student knows and understands just what factors are involved in the problem, what method is to be employed in its solution, and to what conclusion his solution is to lead. That is pedagogy — sound pedagogy — applied to bookkeeping.

This digresses far afield from my original remarks about accruals. However, the digression is more apparent than real. My plea is for the application of pedagogy to bookkeeping instruction—the kind of pedagogy that should be exemplified in texts.

Let us teach bookkeeping by relating each topic to the student's previous knowledge, proceeding from the known to the unknown, from the simple to the complex. Let us explain it first in simple language, then as

arithmetic, and finally as formal bookkeeping. When we get to that third stage, namely formal bookkeeping, let us demonstrate to the student that formal bookkeeping is just a plain, simple arrangement of solutions to arithmetic problems, in a form that long experience has proved most acceptable and desirable for the purpose it is to serve.

Let us never forget, either, to keep uppermost the basic problem underlying all accounting:

"Given the assets, liabilities, and capital at the beginning of a period and changes in each during the period; to find the assets, liabilities, and capital at the end of the period."

Furthermore, let us never set a student at work on any problem until he knows, first, what the problem is; second, what factors are involved in its solution; third, what method is to be employed in its solution; and finally, to what conclusion the solution is going to lead.

That is purposeful, inductive, objective teaching—sound pedagogy that will lend educational dignity to bookkeeping and win for us as teachers the respect that our subject and our ability merit—the respect that we all know has not always been accorded us in the past.

## Pi Rho Zeta Officers to Meet

THE officers and Board of Governors of Pi Rho Zeta International Fraternity and Sorority will hold a mid-year meeting at the Hotel Sherman in Chicago on December 28.

One of the important items of business will be the choosing of the city in which the 1939 Conclave will be held. A cordial invitation to attend this conference is extended to everyone who is interested in Pi Rho Zeta.

The officers are as follows:

*Grand President:* J. I. Kinman, C.P.A., Kin-

man Business University, Spokane, Washington.

*Grand First Vice-President:* Miss Catherine S. Walsh, Walsh School of Business, Miami, Florida.

*Grand Second Vice-President:* S. B. Dykes, Arizona College of Commerce, Tucson, Arizona.

*Executive Secretary:* C. W. Woodward, College of Commerce, Burlington, Iowa.

*Grand Treasurer:* Miriam L. Barnhill, Kinman Business University, Spokane, Washington.

## Pi Omega Pi Honors Robertson

DONALD ROBERTSON, of the San Francisco office of the Gregg Publishing Company, was formally initiated into Alpha Alpha Chapter of Pi Omega Pi, national business education fraternity, in Los Gatos, California, on October 26, as an honorary member of the organization.

The invitation cited Mr. Robertson's "fine professional spirit, interest in students in training, and keen desire to assist those people in the teaching field."

Mr. Robertson is the first person to be thus honored by Alpha Alpha Chapter, outside the faculty of San Jose (California) State College.



# Snoopervisor, Whoopervisor, Or Supervisor?

M. B. KENWOOD

*Central High School, Paterson, N. J.*

THE following anonymous poem<sup>1</sup> referring to the incorrect and correct types of supervisors is both amusing and instructive:

With keenly peering eyes and snooping nose,  
From room to room the snoopervisor goes.  
He notes each slip, each fault, with lofty frown  
And on his rating card he writes it down;  
His duty done, when he has brought to light  
The things the teachers do that are not right.

With cheering words and most infectious grin,  
The peppy whoopervisor breezes in.  
"Let every boy and girl keep right with me:  
One, two, three, four. That's fine! Miss Smith,  
I see

These pupils all write well." This is his plan:  
"Keep everybody happy if you can."

The supervisor enters quietly:  
"What do you need? How can I help today?  
John, let me show you. Mary, try this way."  
He aims to help, encourage, and suggest  
That teachers, pupils, all may do their best.

The poem carries its own message. If we will but recall our school days, both as students and as teachers, we will recognize that "types" of supervisors exist, although their idiosyncracies may not be so exaggerated as some of the following excerpts suggest.

Barr and Burton<sup>2</sup> make some rather pertinent comments on Taylor's<sup>3</sup> list of desirable traits of the supervisor.

Taylor presents a decidedly humorous, clever, and penetrating discussion of supervisory traits and types. His inspiration

came from a squib once published in *Life*, entitled "Jottings of an Apple-Eater":

*Realism.* Cross-section of an apple, kitchen-table view, showing the worm.

*Romanticism.* Same worm-eaten apple hanging from a limb of tree in fragrant orchard.

*Impressionism.* Apple sauce.

*Cynicism.* Crab apples.

*Destructive Criticism.* Worm shown heroic size; apple ignored.

*Interpretative Criticism.* Worm carefully cut out, showing sound portion of apple.

Doubtless the original writer referred to the foibles of current artistic and literary technique and criticism. Taylor draws the parallel for supervisory criticism.

1. *Realism.* The realist "sees things as they are." Everything that is the matter with teaching comes in for attention. The realist supervisor is frank, prides himself upon it, mistakenly calling it honesty and courage. Says Taylor:

Supervisors, like teachers, must sometimes be blind, and deaf, and dumb. It is not wise to see too much, or hear everything, or tell everything we know. Efficiency is a potent word; and scientific measurement in school administration is a valuable function when properly correlated with ideal elements. Science is wholly impersonal; but teaching is highly personal.

2. *Romanticism.* We cannot improve upon the original discussion:

This is the worm-eaten apple hanging from the limb of a tree in a fragrant orchard. Romantic criticism throws a glamor of moonlight over the unlovely facts of life, and makes actual defects appear as objects of beauty and delight. The supervisor with a romantic disposition is blind to defects and calls poor work good, deceiving himself as well as the teacher under his charge. People endowed with this cast of mind accept good intentions for accomplishment; amiability or talent in drawing, music, or dancing, for skill in the

<sup>1</sup>"The Snoopervisor, the Whoopervisor, and the Supervisor." *Playground*, 23:558, Dec. 1929.

<sup>2</sup>Barr, A. S., and Burton, W. H., "The Supervision of Instruction," Ch. 13 and 14.

<sup>3</sup>Taylor, Joseph, "Some Desirable Traits of the Supervisor," *Educational Administration and Supervision*, Vol. 9, January, 1923, pp. 1-8.



three R's. They promote children on length of service, or the color of their eyes, or the social standing of the parents. Scholarship is despised and the course of study is an impertinence.

Supervision is indebted to Taylor for a pithy description of one of the most incompetent types in education. Anyone who has ever been a principal or a superintendent recognizes the muddle-headed, incoherent person who does not believe in planning, organization, or specificity. These things are not necessary, for is not everything going "just splendidly"? No matter how poorly a teacher may be doing, criticism is not to be thought of, because "she is such a dear girl and is trying so hard." The realist may be unpopular, may discourage many, may even spoil some good material, but he will correct some defects. The romanticist never will.

3. *Impressionism.* Again we quote Taylor:

This is apple sauce. Everything is seen and represented in mass without distinct form or feature. Such criticism is too vague to be of any value. A certain principal told me that her superintendent would walk leisurely through her school, joke with the teacher, say "Good morning" to the children, and at the end of an hour would know everything that was going on in her school.

Apple sauce! No superintendent can do anything of the kind. If that is his method of inspection he has merely invented an easy substitute for work.

Here we have again our old friend, the atmospheric supervisor. "Atmospheric" or "impressionistic" matters little. He does not know how to analyze into workable elements the mass impressions he gets and is quite unable to improve teaching, because he does not recognize the elements of good and bad procedure.

4. *Cynicism.* Supervisors of this type Taylor designates as crab apples. They hold their positions by presenting a sweet and mellow disposition to their superiors, reserving the cynical thrusts for their defenseless teachers. Important traits of personality are lacking. Some of these traits are sense of humor, geniality, kindness, sympathy, charity, amiability, generosity. Those present are ill nature, venom, rancor, intolerance, inhumanity, cruelty, etc.

5. *Destructive criticism.* Here we have the worm shown in heroic size and the apple ignored. This type of supervisor is closely akin, of course, to the realist. He differs in that he magnifies faults; the realist may honestly try to avoid it. The destructive critic nags, fault-finds, and tears to pieces what is wrong. The realist has a saving grace in that he often presents better methods in place of those which he so relentlessly criticizes. This type is known to all of us.

6. *Interpretative criticism.* Here we have the sound portion of the apple with the worm cut out. This type of supervisor sees errors, to be sure, but kindly and tactfully suggests methods of overcoming them—removes the worm. At the same time, he sees what is being done well and praises that—attention to the sound portion of the apple. This supervisor is friendly, sympathetic, discriminating in criticism, helpful with errors, and generous in praise of good work. The list of traits obviously could be lengthened.

Barr and Burton summarize Wagner's list of misconceived supervisory types:

Omitting for the moment a discussion of a desirable type of supervisor, Wagner<sup>4</sup> presents ten types which possess distinctly undesirable traits. This negative method is justifiable when the positive inferences may be clearly drawn. . . . The positive and negative personality traits are clearly discernible:

His undesirable types:

- |                 |               |
|-----------------|---------------|
| 1. Detective    | 6. Machine    |
| 2. Humming bird | 7. Bully      |
| 3. Sphinx       | 8. Zero       |
| 4. Fish wife    | 9. Flywheel   |
| 5. Nettle       | 10. Composite |

Two others, says Wagner, might be added—the "grouch" and the "gas-bag," but they are doubtless included under one or other of those already described.

One can almost discern from the humorous titles what each of the above types of supervisors will be like.

We shall delve into each kind in detail in next month's issue.

<sup>4</sup>Wagner, C. A., "Some Types of Misconceived Supervision of Instruction," *Ann. School Board Journal*, Vol. 65, May 1923, pp. 37-38.

# Using Typing After Learning It

EVELYN HODGE

*Community High School, Anna, Illinois*

HIGH school students enjoy typing. It is interesting and it gives some of the less fortunate students an opportunity to express themselves—to feel that they are really accomplishing something.

I have found, however, that most students have to be educated to the fact that their ability to type is to be used for their immediate needs as well as for future use. They sit down and type exercises, but many of them are unable to carry over the ability into their other classes.

I had this fact impressed upon my mind in my first year of teaching. One day, watching a youngster blissfully typing away, I said, "Calvin, why are you taking typing?" He looked up at me with a startled expression and said, "I donno."

Thereupon I did a little "circulating" among the other teachers and asked them what part of the work required for their classes could be typed.

Now I allot my students one regular class period a week in which to do typing for other classes. They type their daily work for French (filling in the accent marks by

hand); notebooks for sociology, biology, and English; themes and book reports for English; recipes for home economics; programs for class parties, etc. I help them arrange the material.

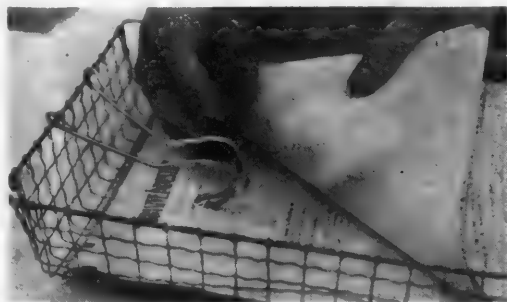
After a student has completed his typing assignments for the week, I permit him to work on material for other classes. They receive extra typing credit for it.

This plan is most effective. I am gratified to see that I have many students coming in for extra typing before school, at noon, after school, and during periods when some of the typewriters are free. Other teachers have given me many a blessing when some youngster, whose handwriting is indecipherable, hands in a beautifully typed paper.

I have also helped students in the composition of actual personal letters. Many of them, I have found, had never before written a personal letter.

Let's not be "sticks-in-the-mud" with our students. Let's not just shove a typing book in front of them and say, "Here, type!" Give them some time to do work of their own. They appreciate it thoroughly.

## A Handy Attachment to Your Letter Basket



CORRESPONDENCE and papers to be corrected are usually placed in the ordinary desk letter basket in something approximating regular order. When one or several sheets are withdrawn, the upper sheets are laid crosswise over the top, or

some object is placed on the lower ones to mark the place.

A simple homemade attachment to mark the place is shown here. Take a common trouser-hanger spring hook and break off the rectangular strips of wood which grip the garment. Simply press the wire ends taken out of the wood over the wire of the basket. They should not bind. When papers are taken out of the basket, simply drop the hook end over the lower sheets, laying the upper sheets on top of the hook. The spring or hook is instantly lifted with the finger end. It is convenient to hold the sheets down when the basket is near an electric fan or an open window.—*Frank Bentley, Clinton, Iowa.*



## Economic Effects of the New England Hurricane

GEORGE F. HOWE

**EDITOR'S NOTE**—Professor Howe gives a graphic description of various results of the New England hurricane of September 21, 1938.

The teacher of geography may effectively utilize the striking forces of nature operating in this hurricane to emphasize the relationships that exist between human daily activities and the elements of the natural environment. Such a display of natural forces reveals the fact that man must adapt his human resources to meet not only average natural conditions but the most severe conditions that can occur.

Architects and engineers plan buildings, bridges, dams, dykes, and other structures to withstand the environmental natural forces to which they may ordinarily be subjected. But the most careful planning and heaviest construction do not always withstand the destruction attending hurricanes, earthquakes, and great sea waves.

Specific study of the results of these extreme natural forces may be made by geography classes from time to time through the columns of the newspapers which provide detailed descriptions and numerous pictures of actual scenes.

—DOUGLAS C. RIDGLEY, Series Editor.

**A**N interesting problem for a class in economic geography is a study of the economic effects of a natural phenomenon appearing as an extraordinary feature. Such an example is found in the effects of the hurricane which passed over a large part of New England on September 21, 1938.

The New England hurricane descended suddenly and without warning. It struck the southern shore of New England about 3:30 p. m., and passed northward, reaching the Canadian border at about 9 p. m.

Along the shore, a tidal wave accompanied the storm. Inland, the wind reached velocities as high as 150 miles an hour. The destructive part of the storm lasted from 20 to 30 minutes over each place that it passed, but its effects will be traced for months to come.

Heavy rains during most of the four days preceding the hurricane had thoroughly



*A typical hurricane scene. Trees, telephone poles, and wires fell across the highways. A large ocean-going ship was lifted high and deposited across railroad tracks on shore, and thousands of other boats met a fate similar to that which befell the boat pictured on page 291.*

saturated the ground with water. When the wind, rushing at high velocity, struck trees, thousands of them were blown down. The wind blowing from east to west caused nearly all trees to fall towards the west, the roots on the east breaking off and rising into the air as the trees went over. If the ground had not been so soft, probably fewer trees would have been uprooted.

Throughout the whole area, the industries which suffered most were public utilities. Telephone, telegraph, electric-light, and trolley wires were broken as trees crashed onto them. Long lines of poles were broken off near the base, or the cross-arms were snapped off. Whole communities were without light or communication during periods varying from several hours to several days. Candle sales increased, and in some sections it was absolutely impossible to buy candles.

So great was the damage to public utilities that local crews of workers were unable to cope with the emergency. Experienced line-men with trucks and equipment came from other states as far away as Michigan.

The communities suffering greatest property loss were those along the shore. A tidal wave of immense height struck the coast, causing unbelievable damage in Connecticut, Rhode Island, and the Cape Cod area of Massachusetts. Cottages were smashed so completely that no piece of wood as large as a kindling stick remained. Others were literally picked up off their foundations and floated nearly a mile inland. In some cases the lower story of a cottage was practically destroyed, while the upper story was left intact.

### *Land Under Water*

At many points, breakwaters were washed away and the shore line completely changed. Deeds to most of the shore property hold that title includes the land to the high-water mark along the shore. As a result of the storm, land was washed away and the high-water mark moved farther inland. Many land owners now find their property under water and therefore a part of the public domain.

In other instances, sediment was deposited



on the shore side of property, thereby increasing the owner's land.

Some bathing beaches that were sandy are now covered with gravel. Along other shores formerly not desirable for bathing because of the stony character of the beach, sand washed in to form excellent recreational areas.

Many small boats and large yachts were sunk, destroyed, or carried inland and left high and dry ashore. Some of the yachts were palatial, and the loss entailed was heavy. A large ocean-going ship was lifted high and deposited across railroad tracks on shore.

Railroads and highways also suffered from the storm. Tracks near the shore were displaced by the tidal wave, and roads everywhere were blocked by fallen trees and debris.

The famous railroad leading to the top of Mount Washington, (New Hampshire), was literally blown away. This railroad was constructed many years ago and had withstood the gales of summer and winter, but the hurricane wrecked it.

The downpour that accompanied the hurricane, and heavy rains that had fallen for four days preceding it, flooded New England streams. Hence the damage was increased by high water and the bursting of

dams. Roads were washed out; huge cement sections of trunk highways were pushed aside like so many chips; and bridges, lifted from their supports, were twisted out of shape. At one place, a bridge connecting two sections of a town washed away, and it became necessary to travel eight miles to reach a point only thirty yards distant.

A flood caused by rain and melting snow occurred in this area in the spring of 1936. At that time, flood waters reached a record high point, and it was presumed that a similar flood would not occur again for a long, long time. Yet within two and a half years high water once more sent families from their homes, ruined store stocks, and caused other human suffering and property loss.

### *Immediate Rehabilitation*

At the time of any great catastrophe it is remarkable to observe how quickly rehabilitation commences. By morning, following the hurricane, traffic on most highways had nearly resumed its normal flow. Trees had been removed from the streets, and wires had been drawn to one side. Linemen were busy making repairs and householders cleaning their yards. In a very short time, business was resumed as usual.

People who sustained financial losses plan to reorganize their businesses and to rebuild their homes. The fortitude and stamina of human beings during times of disaster and reconstruction periods have been the marvel of every age of history.

In spite of the fact that so much damage was done, and a high wind velocity recorded, a surprisingly large number of people did not realize that they were in the midst of a hurricane. The solid buildings of New England withstood the wind so well that many people were not aware of what was going on outside.

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◆ *About George Howe:* Associate professor and dean of men, Teachers College of Connecticut, New Britain. Two degrees from Clark University. Director, National Council of Geography Teachers. Co-author of a geography workbook series; author of several magazine articles. Does much field work with teachers.

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◆ *About Dr. Ridgley, Series Editor:* Professor of geography in education, Clark University. Formerly director of geography of the A.E.F. University in France; headed the geography department of Illinois State Normal University. Fellow of the American Geographical Society. Holds the Distinguished Service Award of the National Council of Geography Teachers for "outstanding contributions to educational geography."

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Tropical hurricanes do not ordinarily reach New England. Usually they strike the coast south of Virginia or pass out to sea east of New England.

New England has had destructive storms during its past history, but not one of them has resulted in such widespread damage as this one. Occasionally, a tornado has passed over a small section of New England, causing great local losses, but the 1938 hurricane swept over practically all of New England from south to north and almost the whole width from east to west.

Lives were lost chiefly as a result of the tidal wave.

Thousands and thousands of trees fell; yet they did little damage, aside from the wires they broke.

Private and government forests suffered greatly. It has been stated that four billion board-feet of lumber crashed to earth during the hurricane. This is one-sixth the amount normally used each year by the entire country.

The danger of forest fire was increased many fold, by huge trees that fell across fire lanes.

The money loss has been estimated as high as half a billion dollars.

An interested class in economic geography may list and discuss the causes of the storm and its effect (both local and far-reaching) on industry, recreational facilities, transportation, and the inhabitants of the area struck by the hurricane.

No class can study such a problem without a realization of the tremendous forces of nature and a like appreciation of the strength of human nature in rising to meet emergencies.



# B. E. W. SECRETARIAL TRAINING SURVEY

## A Nation-Wide Study Directed by

CLYDE I. BLANCHARD and VERNAL H. CARMICHAEL

### *Progress Report No. 4*

ANSWERS to our Inquiry No. 3 are still coming in. We have received, also, many excellent projects from the members of the survey. We hope to be able to publish some of them in the B.E.W., in addition to distributing our regular mimeographed report to the members of the survey.

In Inquiry No. 3, we asked the teachers to list in one-two-three order the office appliances, other than the typewriter, that they thought should be included in the secretarial training classroom equipment.

A tabulation of the partial returns received thus far shows the Mimeograph leading for first place, with the non-stencil duplicators running a close second. Next in order are adding machines and calculators. Several other appliances are listed, and the returns are still coming in. A more detailed report will be published in a forthcoming issue.

Approximately three-fourths of the members of the survey report that their schools do not have a course in business machines for the non-secretarial group of students. Those who do not have such a course think that two separate courses should be offered in all high school commercial departments large enough to conduct the two courses economically.

These answers substantiate other collected data showing that the demand for a non-secretarial office practice course is growing and that such a course, where properly organized, is solving one of the major problems confronting commercial department administrators.

#### *A Project on Business Interviews*

Mrs. Emily Tiemann of the Senior High School, Beaumont, Texas, a member of the survey, sent us the following project. She states in her letter of transmittal that the

class finds this project, which requires a week to complete, the most interesting part of the course. It is used during the last month of the course, which is offered in the senior year.

We are publishing it this month so that it may be available to those classes completing the secretarial training course at the end of the fall semester. Will every teacher using the project please write us in detail regarding his experiences with it and include any changes or additions he made in the project?

PROJECT: Business Interviews.

TIME: At least 5 one-hour periods.

PURPOSE:

1. To acquaint the businessmen with the work of the high school commercial department.
2. To help students acquire poise in interviewing employers.
3. To acquaint the student with methods used in business offices.
4. To give students an idea what will be expected of them in general when they start to work.
5. To let the student gain experience making applications and interviewing businessmen in view of placing applications later.

PROCEDURE:

1. Acquaint the student with what he is to say and hear when he makes his interview by discussing:
  - A. Our department and its standards.
  - B. What the student wishes to learn from the men interviewed:
    - (1) Type of secretary he prefers.
    - (2) Qualifications required.
    - (3) Duties of secretary.
    - (4) System of filing, if any.
    - (5) Office machines in office.
    - (6) Rate and nature of dictation.
  - C. How to make an appointment.
  - D. How to enter and leave the interviewer's office.
  - E. What to wear.
  - F. Discussion of points the student may bring up from past visits.
2. Selection of men to interview:
  - A. Post roster of the Rotary, Lions, and Kiwanis clubs; if student does not have

- a choice he may select a member from the list.
- B. The student must not interview a personal friend, but may choose a business acquaintance.
  - C. Try to get a variety of professions interviewed.
3. Planning interviews:
    - A. After school hours.
    - B. During class if the student has a study hall before or after.
  4. Discussion of completed interviews:
    - A. Round-table discussion, with each student telling whom he interviewed.
    - B. Discuss topics under No. 1, Procedure, and anything else they observed or found interesting.
  5. Write a summary of interviews, following No. 1, Procedure, as an outline.

#### RESULTS:

1. Poise and confidence gained.
2. Placed department before as many men as interviewed.
3. Students gained a better knowledge of what they must do when they go to work.
4. Provided a yardstick for the Office Training Class.

#### Another Problem To Be Studied

One of the problems to be studied by the members of the survey is how to build shorthand and transcription speed while teaching the other subjects in the secretarial-training course. The solution of this problem will be welcomed by a large number of teachers who have found that their secretarial students not only do not increase their shorthand and transcription speed but seem to lose some of the speed they had at the beginning of the course. This question was first raised by Miss Beatrice H. Edmondson, of Hamilton High School, South Hamilton, Massachusetts.

We have received from Miss Helen F. Chase, of the Metropolitan High School, Los Angeles, an excellent plan for conducting a course for the development of secretarial efficiency. Miss Chase has granted permission to publish excerpts from this plan in a forthcoming issue.

#### Suggested Outside Reading

Miss Perle Marie Parvis, teacher of secretarial training in the Hammond, Indiana, High School, writes as follows:

For a number of years I have been requiring my third-semester students to turn in a typewritten outline on three outside-reading books of my

choosing. These books are principally concerned with manners or with personality building. The outlines are prepared in sentence-paragraph form, only one paragraph being required for each chapter. Students are requested to write the paragraph *after* they have completed the reading of the entire chapter.

There are a number of reasons why I think such a reading program is worth while:

1. Our commercial course is too narrow.
2. Several of these books give aids to personality building.
3. Some of the books discuss personal cleanliness.

We all want our stenographers to be clean and well-dressed; in fact, most teachers admit now that appearance usually gets or loses a job! When two of my former state contest winners lost their first jobs because of one thing only, body odor (their skill was never questioned), I decided it was high time for me, as the teacher of potential stenographers, to teach personal cleanliness. I may not agree that it is my place to teach it. Perhaps the physical-education department or the home economics department should take the responsibility, but until they do, I am having frank discussions on the subject. Every boy in my class gets a copy of "You Can Win!" and every girl receives "Make a Good Job of It!" Both are published by the Bristol-Myers Company.

These suggested readings are supplemented by dictation on the qualities of a good stenographer. The dictation is followed by class discussions on such subjects as tact, honesty, dress, personal cleanliness, etc. Frequently I find pertinent magazine or newspaper articles, and even cartoons, for use on my bulletin board.

In other words, I'm trying to build superior stenographers, not just skillful workers.

The list of outside readings compiled by Miss Parvis for her students follows:

- Business Manners*, Elizabeth G. MacGibbon. Macmillan Co., 1936. \$1.50.
- Give Yourself Background*, Frazier Bond. McGraw-Hill, 1937. \$2.
- She Strives to Conquer*, Frances Maule. Funk & Wagnalls Co., 1934. \$2.
- Men Wanted*, Frances Maule. Funk & Wagnalls Co., 1937. \$2.
- Do's and Don'ts for Business Women*, Jean Rich. Womans Press, 1922. 25 cents.
- Increasing Personal Efficiency*, Donald Laird. Harper & Brothers, 1936. \$2.50.
- A Plan for Self-Management*, Everett Lord. Ronald Press, 1935. \$2.
- How to Develop Your Personality*, Sadie M. Shel-low. Harper & Brothers, 1932. \$3.
- How to Win Friends and Influence People*, Dale Carnegie. Simon & Schuster, 1936. \$1.96.
- Personal Efficiency*, James Samuel Knox. Knox Business Book Co., 1919. \$2.
- You*, A. L. Lewis. H. M. Rowe Co., 1930, \$1.50.

*Personality*, Harry C. Spillman. Gregg Publishing Co., 1919. \$1.50.

*Through Many Windows*, Helen Woodward. Harper & Brothers, 1932. \$1.

*Finding Your Job*, Norman Shidle. Ronald Press Co., 1921. \$2.

*Charm*, Margery Wilson. Frederick Stokes Co., 1934. \$2.50.

*The Correct Thing*, William Oliver Stevens. Sears Publishing Co., 1934. \$1.50.

*It's More Fun When You Know the Rules*, Beatrice Pierce. Farrar & Rinehart, Inc., 1935. \$1.75.

*The New Etiquette*, Margery Wilson. Frederick Stokes Co., 1937. \$3.50.

*Fiber and Finish*, Eugene E. Dodd. Ginn & Co., 1925. 80 cents.

*Personality and Personalities*, J. J. Theobald. Prentice-Hall, Inc., 1931. \$2.50.

*Manners for Moderns*, Kathleen Black. Allyn & Bacon, 1938. 60 cents.

*Manners for Millions*, Sophia Hadida. Doran & Co., 1932. \$1.95.

*Good Looks for Girls*, Helen Cades. Brace & Co., 1932. \$2.

*Personality Pointers*, Jill Edwards. Bobbs-Merrill Co., 1935. \$1.50.

*God Lights A Candle*, Anne Shannon Monroe. Doubleday-Doran, 1933. \$1.25.

*Do's and Don'ts for Job Seekers*, Chicago Tribune. Free.

*Everyday Manners*, Faculty of the South Philadelphia High School for Girls. Macmillan Co., 1922. 80 cents.

*Good Manners*, Beth B. McLean. Manual Arts Press, 1934. 72 cents.

*Courtesy Book*, Gardner & Farren. J. B. Lippincott Co., 1937. \$1.

*It's the Little Things that Count in Getting and Keeping a Job*, M. P. Morris. Bristol-Myers Co., 1938. Free.

*Profits from Courtesy*, M. A. Hopkins. Doubleday-Doran & Co., Inc., 1937. \$1.96.

*New Book of Etiquette*, Lillian Eichler. Garden City Publishing Co., 1924. \$1.

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Drexel Institute, Philadelphia, Pennsylvania, 1936.

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Yerian, Charles Theodore, "The Study of the Essentials of College Textbook Content and Preparation with Special Reference to Secretarial Training on the Collegiate Level," University of Iowa, Iowa City, Ph. D., 1938.

## "Speed 'em Up" Typing Drills

No. 6 of a Series Prepared by W. A. LARIMER

*Director of Business Administration, North Texas State Teachers College, Denton*

### XIV

It may be easy for my baby brother to catch the card.

Are you ready to promise not to mention who stole the watch?

His uncle will divide the soap as you request without delay.

It is terrible that so many cannot escape being hurt by that auto.

What effect will drill have if you teach from a sense of duty?

I suggest that you stay by the spring until your doubt is gone.

Are you free to select those able to serve you in this cause?

The result will show that the top third are led to help themselves.

I assure you if you happen to drown it will be a real death.

Employ the words above, below, behind, toward, low, dead, or therefore.

### XV

The police will sail with the beautiful white navy when it goes.

You may add to your education through a general governmental position.

His income will increase if he can investigate the power company.

Remain in this perfect region a short time if you prefer a fine view.

It may appear that the affair aboard ship will fail of its purpose.

It is our opinion that you should repair that forty-foot airship.

It is not proper to push forward at a rapid rate in this attempt.

If you burn the entire house, it will be impossible to fix the entrance.

You may omit the period which stood at the extreme end of the line.

I suppose your objection to my judgment will include the extra cost.

### XVI

The final election in the South stopped tonight without trouble.

The athletic black bear will proceed to the shed on the avenue.

If you do not provide relief, the writer will refuse to return.

You may express the gold to the east, or send a check to the north.

The money you raise can be spent on a really wonderful vacation.

I direct you to capture that horse and take it out of my sight.

Finally, we may elect a dozen men who belong to that party.

The preliminary motion made by the principal will engage attention.

His career was begun at an early age while living in the deep south.

The total space of the house you occupy cannot contain this wind.

### XVII

My daughter will make application to put a camp in that round field.

I favor an agreement to have the factory collect from his estate.

A surprise feature of the political news is a convention held by the chief.

We allege that the argument about the arrangement of the lesson is good.

You may prove in a minute that the rate is a convenient combination.

Cities of this class claim they are alike with common complaints.

He will injure the train within your yard if you do that work yourself.

The duty is yours to beg for clothing for those who suffer in the colonies.

The cast was due to illustrate that soft, circular arrangement of lights.



# Thoughts of a High School Commercial Teacher

R. E.  
COOPER

AMERICA and much of the rest of the world has been experiencing a period of transition more severe than ever before witnessed—one that touches everyone, no matter how far removed he may be from the centers of the so-called civilized world.

Old institutions are being tested and challenged, old methods are being replaced by new, efficient, time-saving ones, and apparently nothing remains secure or permanent.

Those who are thoughtful perhaps will find themselves pausing at times during all this rush to consider the red man's comment on the white man's civilization: "White man darn fool—too big hurry goin' no place."

## *Education's Newborn Child*

Commercial education is not a newcomer in our schools, but it is relatively a newcomer as compared with the old cultural courses of language, literature, art, history, and the more practical brothers of these time-tested and honored courses, the fundamental subjects of mathematics, reading, and penmanship.

These traditional courses and the related courses have served well and will continue to serve the needs of education and society; but, like other institutions, they are being questioned and challenged by a discerning public and in some cases are being rejected or replaced by courses of study that are more in keeping with the needs of the times.

## *Demand for Vocational Courses*

Commercial education, or education for business and life—call it what you will—has not come into our schools solely through the

administrative and teaching forces of the schools, but has resulted from a demand on the part of the public and patrons of the schools served.

Thus we have witnessed the coming and growth of the traditional three R's of commerce in our schools; namely, shorthand, typing, and bookkeeping. Business has made and is making immediate use of these subjects and has added greatly to their content.

In addition, business and society have demanded that new courses of instruction be instituted which will fit students to become self-supporting units of society.

So we find that, as business has become more complex, so too has our system of business education. For example, the corporate form of business has added greatly to the knowledge requirements for certification as a public accountant. Fully eight times more knowledge and study is required today to qualify for a certified accounting degree than was necessary twenty-five years ago.

## *Why Stress Vocational Courses?*

School statistics show that more than 80 per cent of the boys and girls of America never have an opportunity, or do not avail themselves of the opportunity, to attend school after leaving the high school. In other words, *the high school must become the people's college.*

If the average young person is to become

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◆ **About R. E. Cooper:** Head of the commercial department, Wewoka (Oklahoma) High School. Graduate of Oklahoma A. & M. Member of the Oklahoma Commercial Course of Study Revision Program Committee. Author of several magazine articles. Holds the Gregg Shorthand Teachers' Gold Medal. Active in professional organizations and in strengthening the bond between business and school. Hobbies: fishing, farming, reading, writing.

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a self-supporting individual, he must take advantage of educational opportunities as they present themselves. These boys and girls have no time or money (or, in many cases, desire) for further formal education after their high school days. They are part of the great mass of our working society, and they must take their places in that part of society as they come from the doors of our free public schools.

There is no choice for most of them. They are a part of a great movement and must of necessity go with this movement, notwithstanding our Utopian dreams as teachers or administrators, or the wholesome and idealistic dreams of these splendid young people.

### *We Should Not Turn Faddists*

It is our duty as commercial teachers to hold fast to our "three R's"; but, at the same time, we must not lose our power to dream. We must continue to work in preparation for the opportunities offered in and by the matter-of-fact business world where the dollar is still generally all-powerful.

We must give to these young people those decidedly practical educational tools with which they may work efficiently and win for themselves and their loved ones the necessities of life; however, we must keep alive in their young minds the power of imagination and the love of the beautiful. In the labors of these young people this love should find expression, whether the labor be of mind or hand or muscle. *We must teach the importance of labor and its ennobling influence in the lives of men and women.*

In the past order of things, educationally speaking, we have found ourselves to be working in more or less special fields, with all-important concepts of our significance to society. We have become groups of specialists, each planning only for the good of his own group and blaming the others if his social machine failed to perform efficiently.

The performance of this machine during the past few years is well known to all of us. But through a process of "fixing," by means of the trial-and-error method (which in reality very largely accounts for much of the advancement of civilization), the various

departments and fields of learning have come into a closer correlation and realization of their mutual interdependence.

No longer can the course and well-being of society's vehicle be predicted if it is hooked singly to the "old grey mare" of the traditional cultural and social-science courses. By the same token, the outcome of the propelling power of the old grey mare's wild offspring, advanced science, would be impossible to foretell.

Either, harnessed singly to society's needs, brings disaster—as we have witnessed. They must be harnessed as a team and hooked to the burdens of humanity.

So we find in our schools efforts to correlate physical science with social science. Schools are offering background courses in history, literature, art, music, salesmanship, personal relations, consumer economics, and sociology. The trained technician without the proper knowledge and appreciation of the positions occupied by his fellows may become a social menace, dissipating the power of knowledge to the detriment of all. Thus the old adage, "Knowledge is power," becomes strikingly and distressingly apparent.

### *Business Is As Broad As Life*

We cannot be successful as teachers of business subjects unless we correlate these two fields of training; namely, the fundamental and scientific, and the social and economic.

If we swing too far toward the practical or utilitarian, we may face the danger of losing the human touch; if we dwell too much with the teaching of ideals, the cultivation of the imagination, or the implanting of proper human relationships, we shall subject the product of our labors—the graduate of our schools—to the impossible task of living according to a high standard without the tools with which to maintain that standard.

As surely as we teach, businessmen will ask our graduates today, as they have in the past, the same old common-sense, matter-of-fact questions: "What can you do? Can you keep my books? Can you take my letters? What has been your business experience?"

It is understood today that the applicant for a place in business has pleasing personal characteristics; that he has a general education; and that, when faced with an unusual situation, he will display common, old-fashioned horse sense. In the language of the street: Our graduates must "sell their stuff and keep it sold."

A product grows in use and popularity if it meets the needs of people. Institutions rise or fall on this very principle. Modern business has made its wonderful advance on the principles of honest dealing, quality merchandise, and service.

The young people coming to the commerce classrooms of our high schools have a

right to demand the training necessary to fit them for a life of service, a life that can make its just and due contributions and gain its share of happiness. *We teachers and educators of the secondary schools must not pass the educational buck to the advanced schools!*

### **Our Job—Our Challenge**

There is plenty of evidence to prove that students of the secondary schools can be trained to function efficiently in business jobs. Of course, this requires proper organization of schools. It can be done. It is our problem. It is our challenge as teachers and administrators!

## **Self-Test on Shorthand Theory**

No. 2 of a Series Prepared by LEONARD TRAP

*Chatham, Ontario, Canada*

EDITOR'S NOTE—It is suggested that teachers and teachers in training ask themselves these questions, which Mr. Trap asked himself in learning shorthand. This series of questions on shorthand theory will be continued in succeeding issues. The figures preceding the questions refer to the paragraphs in the Anniversary Edition of the Gregg Shorthand Manual.

### **CHAPTER I**

#### *Unit 2*

14, 15, 16, 17. In what four ways are circles joined between strokes?

16. When are vowels omitted? As in what words?

19. How are the consonant combinations *kr* and *gl* written, and why?

20. How are *gr* and *kl* written? To what movement in longhand is the writing of *gr* similar? The writing of *kl*?

21. How are the combinations *rk* and *lk* written, and why?

22. What are the signs for *th*? From what are they derived?

23. What kind of words make up a large part of the English language? Which ten words form one-fourth of the entire written and spoken language? What is done about these frequent words in shorthand? What are these abbreviated forms called?

23. Which brief forms, consisting of a single

character, have we had in Par. 23? How many in Par. 23 are expressed by a single character? Which by two characters? Are any of them expressed by more than two characters? How is *they* written in some phrases?

24. What business abbreviations are given?

25. Which circle joinings, consonant combinations, and brief forms are illustrated in Reading and Dictation Practice?

#### *Unit 3*

26. What is expressed by blending *d* and *t* into one long stroke? In what part of the word does the combination *det* usually occur, and where *ted* or *ded*?

27. What is expressed by blending *m* and *n* into one long stroke? What similar sounds may this blend also express? As in what words?

29. In the brief forms, what is omitted in the words: *were*, *where*, *when*, *what*? How is *other* expressed? *all*? *time*? *into*? How is the long *i* expressed for convenience in *my* and *like*?

30. As to the general phrasing principles: Only what kind of words should be joined? What should be true of these words when they stand alone? What is generally done with pronouns? Which words are generally joined to the word following? What kind of words should not be phrased?

31. For what two reasons are the simple phrases given in this paragraph important?

32. What should be noticed about expressing *to* in Reading and Dictation Practice?

33. In which words of Writing Practice will you use circle joinings? consonant combinations? blends? Which brief forms will be used, and what simple phrases?

## CHAPTER II

### Unit 4

34. Which are the characters for consonants in this chapter? From what figures are they derived? which are left-motion and which are right-motion? What words are expressed by each of the single characters?

35. In what direction do you write all these characters in Par. 34? What is the name for *ch*? And for *sh*? What characterizes *sh* and *s*? What memory aids will be found useful?

36. In what order do many consonants occur in words?

37. How do you write the consonant combinations *pr* and *pl*? In what direction do you start? As in what words?

38. How do you write *br* and *bl*? In what direction do you start? As in what words?

39. How do you write *fr* and *fl*? As in what words? What is done to the angle, and why?

42. In what brief forms of Par. 41, what should be noticed about expressing the word *over*? How is *after* expressed as a prefix? How is *every* expressed in compounds? 2, 23, 29, 34, 41. Have you carefully memorized all the brief forms given up to this point?

43. What is done to the word *been* when it follows *have*, *had*, *has*?

44. What business abbreviations are given in Par. 44? Par. 24?

45. What examples of the phrasing of *been* do you see in Reading and Dictation Practice?

### Unit 5

46. From what are the signs for *s* taken? What can be used as a memory aid? What is the right-motion *s* called? What is the left-motion *s* called?

47. In practical writing, how is the sound of *z* expressed, and why? Is it often necessary to make the distinction between *z* and *s*? How is it done?

48. Which consonant of a word rests on the line of writing? Is there any exception to this rule?

49. What is the rule for initial and final *s*?

Does a circle placed outside the angle in any of these joinings change the motion?

51. What is the rule for *s* between strokes?

52. How is the *ses* sound expressed? As in what words? If, in rapid writing, the first *s* becomes obscure, how does the second *s* nevertheless indicate the plural form?

53. In the brief forms, what should be noticed as to expressing the word *under*? Which brief form is expressed by the *ses* blend?

54. How is the suffix *thing* expressed?

55. How are the plurals of brief forms expressed?

56. Will you carefully note the use of right and left *s* in Reading and Dictation Practice?

### Unit 6

57. How is *x* expressed when it occurs at the end of or within words? How is the plural formed?

58. How is the suffix *shun* expressed?

59. How is the past tense expressed after abbreviated words? other words?

60. In the brief forms how is *s* added to *tell*?

61. Can you give illustrations of brief forms used as prefixes?

63. What examples of right and left *s* occur in Reading and Dictation Practice?

64. In which words will you have to apply the *s* rules in Writing Practice?

## National Clerical Ability Tests for 1939

**SPONSORS:** National Office Management Association and National Council of Business Education.

**Dates:** May 24, 25, 26.

**Centers:** Wherever 50 testees are enrolled.

**Tests:** Bookkeeping, Stenographic, Typing, Machine Transcription, Filing, Key-driven Calculating Machine. Each testee must take also a Fundamentals Test and a General Information Test.

**Information:** Joint Committee on Tests, 16 Lawrence Hall, Kirkland Street, Cambridge, Massachusetts.

## B.E.W. SUBSCRIPTION RATE ADVANCED TO \$2 A YEAR

**T**HE present subscription rate of \$1 a year will expire on December 31, 1938. Read this issue's editorial on page iv, "Dishes and Dollars." Regardless of when your present subscription expires, why not renew this month and save \$1 a year?

## Clearing Houses

OTTO BETTMANN, Ph.D.

WITH hundreds of thousands of checks being written, presented, cashed, and charged every day, one often wonders how this miracle system of credits and debits works, with its constant flux of paying and receiving.

It is the clearing house that simplifies the multiple operations of this giant organization. The leading banks in any municipality or region are represented in this clearing house, balancing mutual credit or indebtedness, weighing one bank's obligations against another's, and transferring cash only for the final balance.

In this "moneyless" form of settlement, an ultramodern society retraces its way to a very primitive form of trading. Commerce, in general, started on a moneyless basis. Barter was the earliest form of commercial transaction; goods were exchanged for goods—shells against textiles—and the island of Manhattan for beads.

Then came money. The Lydians are customarily (and apparently correctly) given credit for having originated the use of coins around 800 B.C. This new medium of exchange gave civilization an unequivocal impetus. If the trader of Lydian did not wish to exchange goods with his Persian colleague, he paid for his purchases in coin, which gradually was accepted as a standardized measure of value in the civilized world.

But trade based on cash payment was not always practicable. During the time of the Roman Empire, commercial relations were so widespread that special clearing institutions had to be established. A merchant of Rome did not take cash along when he went on a business trip to Asia Minor. He carried a letter of credit—comparable to our check—from his banker. On this credit were based his transactions. Then, the banker—through his representatives in dis-

tant cities—arranged for the settlement.

This form of business enjoyed great popularity during the Middle Ages, for two reasons: (1) Because of many robberies on the highways it was extremely dangerous to transport money, and (2) there was a genuine lack of currency.

So far as coinage was concerned, there was no generally accepted standard. Bad coins came in circulation, and with hundreds of petty states and systems of currency, international trade was hampered and abused.

Progressive merchants took recourse to their own clearing methods. They met for clearing their accounts once or twice a year at the great international fairs, in Lyon, Frankfort, and Leipzig. Here, they ascertained debit and credit, and settlement was



*Medieval Merchants Settling Accounts*

Reproduction of a miniature painting from a rare French manuscript.

obtained by summing up assets against liabilities and settling the difference on a cash basis. (See illustration on preceding page.)

The medieval fair thus served as a clearing house for nations and their merchants. What is supposedly the first clearing house for a particular city was established in London.

Though the story is not authenticated to the last detail, some commentators insist that the London clearing house started in a rather prosaic way: The errand boys of the London merchants complained about the tedious work of running around the city, presenting bills, paying bills, and settling individual ac-

counts. After a day's hard work these office hands met in a beer house to discuss their problems. During their discussions, they evolved the idea of mutually settling the accounts of their firms and, in this way, saving an enormous amount of labor.

"If it's not true," says an old Italian proverb, "it's well conceived." In our case the story reveals the psychological background of the clearing house: labor saving through co-operation.

## Here and There

**DR. RUDOLF K. MICHELS** has been appointed chairman of the newly created Department of Economics of Hunter College of the City of New York. Prior to this appointment, Dr. Michels was Associate Professor of Economics and Chairman of Business Specialization at Hunter College.

He received his Ph.D. degree from Columbia University, and his J.D. degree from the University of Cologne.

He is a well-known author in the field of economics, and in addition to his teaching and school administrative experience, he has had several years of business experience in the fields of banking, accounting, and law.

"Cartels, Combines and Trusts in Post-War Germany" and two popular textbooks on economics are among his best-known publications.

**MISS JAYNE CHURCH**, who has been in charge of commercial-education courses in the University of Toledo for several years and is also a very popular summer session instructor in methods of teaching shorthand and typewriting, is now a member of the faculty of the University High School of Oakland, California.

**HAROLD M. PERRY**, for the past three years on the faculty of the Elgin (Illinois) High School, has accepted an appointment as assistant professor of commerce in Kansas State Teachers College at Pittsburg. Mr. Perry holds degrees from Whitewater (Wisconsin) Teachers College and the University of Iowa.

**ST. LOUIS BUSINESS COLLEGE**, successor to Brown's, of St. Louis, Missouri, now occupies the quarters formerly used by the Tower Grove Bank and has installed several thousand dollars' worth of new equipment. A. G. Schreiber is superintendent; Imogene Murphy is principal. During the past three years, the school has placed almost 100 per cent of its graduates.




*Banker With International Connections*

Counter room of a French banker in the seventeenth century. In the rear is a file with names of cities in which the bank had connections. Reproduction of the title page of "The Book of Foreign Money, or the Great Banker of France," dedicated to Prime Minister Colbert.



# Wondering AND Wandering



## WORTH YOURS AND NOT

FOR sixpence a mile, the British Post Office will conduct you "to a specified address." This foreign-travel hint is given on the authority of the *Gregg Magazine* of London, and they ought to know. If the British Post Office doesn't live up to this promise next time you are in London, I suggest you pass the buck—excuse me, the sixpence—to the *Gregg Magazine*.

In the same issue which chronicles this inexpensive bit of hope for Americans lost in London is another interesting piece of postal information. It seems that in England only stamps bearing the likeness of the reigning sovereign are valid. Therefore, if you have any of those startlingly photographic likenesses of the former Edward VIII, don't try to send a letter with them.

All of which reminds me of the story from the *Reader's Digest* of the English woman who asked the postmistress in a tiny English hamlet what the postage would be on a letter to America.

In the miraculous way women have of drawing the wrong conclusions from the right premises, or the right conclusions from the wrong premises, the postmistress answered, "Why, three ha'pence, same as for all the other colonies, of course."

If that postmistress had studied "Our Business Life," she couldn't have had the answer any more correct, but she might have had a better reason for her answer—as if that made any difference.

• • Someone has pointed out that the greatest benefactors of mankind are those who find a use for hitherto useless bits of knowledge. Hertz first discovered the phenomenon of wireless telegraphy, but it was really Marconi who gave the world radio. A recent news item about the typing marathon held at the Canadian National exhibition in

Toronto brings this saying to mind. On the surface, it was only one more of those senseless endurance contests. But an analysis of the figures gives us some ideas about the teaching of typewriting.

Twelve typists working in two-hour relays, 24 hours a day, copied "Gone with the Wind" almost four times. In the two weeks they copied 1,560,341 words at an average rate of 80.2 words a minute.

The really significant thing to us as typewriting teachers, however, is that on the first day they typed 105,083 words. One week later they typed 114,276 words. On the final day of the contest, another week later, they typed 123,632 words.

The same significance is to be found in the fact that they required 94 hours and 22 minutes to complete the first typing of "Gone with the Wind," 88 hours and 6 minutes to complete the second typing, and only 83 hours and 45 minutes for the third complete typing. The third typing took almost exactly 10 per cent less time than the first typing, although, naturally, the writers must have been somewhat tired after having already typed twice through the book.

It doesn't seem reasonable to suppose that this increase in typing speed is to be attributed to familiarity with the copy, as when we all write "Now is the time . . ." with flashing facility. Because of the system of rotation of writers and because of the length of the book, it was unlikely that any writer would get the same pages to copy again; and if he should get them, it would be unlikely that he would remember the material.

Isn't it likely that the steady practice actually improved the skill of the writers 10 per cent in two weeks? Two hours a day doesn't sound like very much, but it must be remembered that the writers typed steadily for 120 minutes at top speed.

Or might the difference be accounted for by the increase in the feeling of competition as the contest wore on? This is another interesting thought for the typing teacher. If you follow this theory you may expect materially better results from your pupils when you provide suitable stimulus in the form of contests and certificates. Perhaps the answer would straddle the fence—in which case let us straddle our fence or our typewriter, if by so doing we can increase our pupils' speed 10 per cent so quickly.

• • As I wrestle with this problem of transcription speed, I have begun to wonder whether, perhaps, an excess of zeal may have tempted me (and you) to forsake one of my most fondly cherished and most tenaciously held beliefs. That belief, as I have so often and so loudly proclaimed, is that we must divide to conquer.

In many, many cases a pupil's difficulty is caused by the attempt to take too big a step. An excellent illustration of this is the reading approach used in the Functional Method, which allows the pupil to read shorthand with no attempt to write it for the first 21 periods of instruction. By that time, he is thoroughly prepared to take the additional step of learning to write, because he is so familiar with the alphabetic forms that writing usually presents no problem.

In the teaching of transcription, we are faced with a much more difficult teaching problem because by the very nature of the work we are compelled to work on several phases of the subject at once. Heretical as this may sound, I have begun to wonder whether our difficulty in achieving transcription speed may not be caused by the emphasis we have placed on English.

Unquestionably, *some* English is necessary in a transcription course. But how much? What is the optimum amount of English? If we give too little English, too many transcripts will have to be rejected on account of English errors. If we give too much English, we *may* get a larger percentage of mailable transcripts, but we shall *certainly* get fewer transcripts to mail!

Even the first part of this last statement is not too certain. Do we really get a larger

percentage of mailable transcripts with a heavy English program as part of our work in the transcription room? I am beginning to doubt it. It seems hard to believe that we get no results at all from such a program of English in transcription, but if we do get any results, we pay a big price for them in the slowing down of the transcription.

But I am beginning to wonder if it is not true that after a girl has gone through years and years of English grammar without showing any results, we aren't going to be able to help her much in the relatively small amount of time that we can spare for this work in our transcription periods.

Can we hope to make any substantial improvement in the English standing of a pupil with such proved powers of resistance to the subject? Aren't we rather wasting time that might better be spent in raising the level of efficiency of the purely stenographic part of transcription?

That is why I said a few sentences ago that although a heavy English program in our transcription work might give us a larger *percentage* of mailable transcripts, I wonder whether we wouldn't get more transcripts to mail if we were to stress the transcription itself. I mean by that, of course, that in this way we should be able to obtain much higher transcribing speeds which would actually give us (or the future boss) a larger number of letters to be mailed, even though a slightly larger percentage of letters might have to be rejected for points of English.

There are two reasons why less emphasis on English should give us higher transcribing speeds. The more obvious reason is that the time now spent on the discussion of points of English could then be applied to transcribing practice. This, however, would make little real difference, because in terms of minutes our English instruction does not seem formidable.

But when we stress points of English too vigorously, the pupil slows down disproportionately in transcribing because she stops to think over dozens of minor English problems—which she finally transcribes as she would have transcribed them in the first place anyway. In most cases, the pupil transcribes the same thing, whether she

thinks or not. Therefore, the time spent thinking about it is largely unproductive time.

Don't think I mean that we should loftily ignore *all* points of English. Neither my wonderings nor my wanderings have carried me so far as that.

It is only recently, however, that my wonderings have carried me to the point of admitting that we can easily have too much English in our transcription classes. It is only recently that I have wondered whether we might be paying too high a price for the meager benefits we have been getting from our English work in the transcription class.

We want just as much English in the transcription class as we can profitably use. How much is that? How much is too much? How much is too little? I don't know. Do you?

Although I don't know the answers to these questions, I feel that I have made some progress by recognizing for the first time that there is at least a question as to the value of teaching substantial amounts of English in the transcription classes.

Please remember—I am not saying that this *is* not profitable—I am only raising a question that has come into my mind for the first time. What has your experience been? If you haven't had any definite experience, what is your opinion? Here is an ideal subject for research.

One teacher writes me that he plans to use one of the questions in my September department as a basis for a master's thesis, and another tells me that she plans to use a suggestion in the October issue for a doctor's thesis. Surely, someone could base a doctor's thesis on the valuable contribution to commercial education that he could make by telling us how much, if any, profit a transcription class gets from the English instruction in the transcription room and what, if any, price this profit costs us in the slower transcription that probably results from it.

The techniques for such a research have been developed by other researchers in the field of English grammar, and I am sure many schools would be glad to co-operate for so worthy a purpose.

## Typewritten Border Designs

GEORGE A. FLANAGAN

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# REALITY IN BUSINESS EDUCATION AS Through the Use of the B. E. W. Monty

**T**HE five B.E.W. projects for December have been selected for their appropriateness at this time of the year. The timeliness of these projects accentuates their reality and helps overcome one of the objections to text-book assignments. It is impracticable to arrange text-book assignments according to the seasons of the year, but this lack of flexibility sometimes reduces their value. The thousands of students who are solving the B.E.W. projects each month appreciate this opportunity of vitalizing their class routine.

Here is a brief description of each one of the December projects:

*Business Fundamentals*, by Milton Briggs. The student is a clerk in a department store during the Christmas holidays. His work includes making change, computing totals turned in by truck men on C.O.D. deliveries, making a bank deposit, and locating errors on sales slips. An excellent project for ninth- and tenth-grade students.

*Bookkeeping*, by Milton Briggs. The student, as a "book-

keeper detective," is assigned a trial balance that turned out to be a balance. Complete figures and an explanation of the reasons for a great time-saver for the teacher.

*Office Practice*, by Dr. Vol. H. As secretary to the sales manager of a manufacturing company, the student makes tables and graphs on the basis of the company's future sales policies while dealing with a practical problem. Business is made more graphs.

*Business Letter Writing*, by Dr. H. The student writes copy for a letter to the Pioneer Mercantile Company's "Santa Claus House," the store where children may enjoy their elders do their Christmas shopping. That your students may be able to

*Business Personality*, by Milton Briggs. This project is based on actual business and is assigned to the need of developing a student's personality. This project is in this issue. Give it

## What Would Your Students Do in this Situation?



**"T**HE customer is always right" is the slogan of most stores. But sometimes incidents come up that make the sales people wonder.

Marian Webster made change for a \$5 bill for a woman who had purchased 20 cents' worth of merchandise. Two hours later, the woman came back and demanded \$5, saying she had given \$10.

Marian thought she remembered distinctly that the woman had given her a "fiver." She opened the register and found no \$10 bill.

The customer then became very angry and accused Marian of having taken the \$5. The floorwalker was summoned. He assured the woman that the girls in that store were honest and that Marian had been there for three years. But still the woman insisted.

Ask your students what they would have answered, in Marian's puzzling situation!

(See the December Business Personality Project on pages 310-311)

## What the

The B.E.W. each of these

(1) Business as Junior Business (3) Business Practice; (5) Business

These project pamphlet form Teachers may at a cost of 2 an entire year's one subject. Many of these project instruction material

The students' monthly project instructions. The B.E.W. by the

# ASSURED y Projects

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to sell to a local merchant.  
Emily Greenaway. This project  
currences that will awaken the  
long acceptable business attitudes.  
is published in full on page 310 of  
give a trial in your class.

## B.E.W. Projects Service Consists Of

ublishes one project a month in  
e subjects:

ess fundamentals (known last year  
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s Letter Writing; (4) Office Prac-  
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jects are published monthly in  
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2 cents a copy net, or 10 cents for  
r's series of eight projects in any  
Many school systems stand the cost  
jects, listing them as supplementary  
materials.

nts prepare their solutions to the  
ects in accordance with definite in-  
The solutions are mailed to the  
he teacher on or before a set date.

THE BUSINESS EDUCATION WORLD

### Certificate of Achievement

BUSINESS PERSONALITY  
issued to

WILLIAM THOMAS NOLAN AWARD  
000026

OCTOBER

I CERTIFY that the student whose name appears  
on the reverse side of this certificate of  
achievement has met all the requirements set  
forth by the Department of Awards of the  
Business Education World for the issuance of  
this certificate.

*John Ames*  
INSTRUCTOR  
DATE *Oct. 6, 1938*

Front, Back, and Inside Views  
of the Certificate of Achievement  
in Business Personality. The Certifi-  
cate Is Printed in Two Colors, Red and Black

The Business Education World  
Certificate of Achievement  
This certificate has been awarded  
in recognition of ability in the ap-  
plication of the fundamentals of  
Business Personality as shown in  
the solution of a practical problem  
presented in a nation-wide project  
conducted by the  
BUSINESS EDUCATION WORLD

*M. Johnson*  
DIVISION OF  
PERSONALITY

*John Ames*  
EDITOR  
*Edna Standard*  
MANAGING EDITOR

The solutions are examined by a board of examiners, who  
indicate all major errors on each paper and approve for certifica-  
tion all papers that meet their standard of proficiency.

Certificates of Achievement are sent to all students who merit  
them and the teacher is given a list of the errors made by the  
students who failed to qualify, together with remedial teaching  
suggestions.

The teacher is supplied with a key to the solution of each  
project, together with helpful comments by the examiners and  
by the teachers and students themselves.

The major cost of the service consists of the editorial cost of  
the projects themselves, the examination of the solutions, the  
two-color certificates, other printed forms, correspondence, and  
postage. A nominal fee of 10 cents is, therefore, charged for  
each solution submitted for certification.

Many classes last year organized project clubs and earned the  
10-cent fees in several interesting ways.

Sample copies of the projects and complete information regard-  
ing this valuable service will be sent upon request. Write today  
to the B.E.W. Awards Department, 270 Madison Avenue, New  
York, N. Y.

## Our Second Annual Contest

Last year, in addition to our monthly project service we  
held a national contest, using the March projects as the  
contest material. Attractive cash prizes and silver cups



were awarded to the prize-winning teachers, students, and schools. The contest was a grand success. A similar contest will be held this school year. Full details will be published in the February issue.

The more projects your students solve, the better prepared they will be to win a prize in this big annual contest.

### *Examiners' Comments*

The service rendered by the B.E.W. Department of Awards in connection with the solutions to the projects submitted by the students each month is most helpful to the teachers as well as to the students. The teacher is told the reasons why failing papers do not qualify for certification, and helpful comments and suggestions for remedial instruction are included as part of the service.

### *Interpretative Comment on the Results of the First Personality Project*

The results of the October business personality project are illuminating. We all agreed long ago that something of the kind was *needed*; now we know that such projects are *practical*. We have learned something about the student's conception of a business office, something about his attitude toward the job he will sometime have.

The business student is an idealist. That was best illustrated in the students' solutions to the following assignment: "You work for two busy men and have enough rush work from one of them to last until closing time, but receive instructions from the other to get out a rush job. The first man, Mr. Wilbur, has left the office. What shall you say to Mr. Murphy, the second man? You have conflicting orders from two men with equal authority, and you must keep peace in the family to protect yourself."

One deep-thinking student (of human nature as well as business) said to Mr. Murphy, "Mr. Wilbur has given me several letters that he wants sent out tonight and has now left the office. Please advise me what to do." If there is any better solution to the problem than throwing oneself on the

mercy of the man who is present and has precipitated the emergency, we have not heard of it.

But for every reasonable, workable solution to that assignment (the hardest of the ten that constituted the project), there were half a dozen feeble ones. We conclude, therefore, that a great many students, when confronted with a comparable situation, would have dealt with it inadequately and perhaps even disastrously. They know better now.

Many of the students—and this proves they are idealists—said, "Can you wait until I finish these letters? Then I'll be glad to stay tonight and finish your work."

That unknown job, worshipped from afar for so long, looks rosy. These earnest young persons aren't going to be clock watchers; indeed not. They are going to work long and late, because they have heard so much talk about the necessity for being conscientious.

It would be interesting to check up on them, a year or two from now, and see how many are putting in long hours of unnecessary overtime because they started out that way and were never able to change!

Meanwhile, some of their colleagues, just as conscientious but more tactful, will be enjoying a movie and an ice-cream soda.

Please understand that we did not discuss this matter of overtime in our comments to the *students*. The philosophy of overtime is too involved and conditions vary too much for us to give advice, sage or otherwise. But neither did we recommend that students make a practice of working overtime, any more than we recommend that their teachers should spend long evenings correcting papers. What *you* say about overtime is for you to decide.

In another assignment, the student was to answer a reprimand for having left important papers on his desk instead of putting them in the vault, at the close of his first day on a new job. Surprisingly, on this occasion, when an earnest apology was in order, some young writers offered excuses instead—"I had to leave early to go to the dentist's," or "I forgot."

Yes, the personality projects *are* needed!

For many students, this study of human relations may turn out to be "job insurance."

### *The Personality Contest Winners*

Congratulations to the winners of the B.E.W. Personality Project Contest for teachers! This contest was announced in the September B.E.W. Its purpose was to obtain suggestions for our new series of personality projects.

The names of the winners follow:

**FIRST PRIZE, \$10:** Madeline Macdonald, Notre Dame Secretarial School, Montreal, Canada.

**SECOND PRIZE, \$5:** Harold J. Jones, Head of Commercial Department, Thomas Jefferson High School, Council Bluffs, Iowa.

**THIRD PRIZE, \$3:** M. Emily Greenaway, High School, Port Chester, New York.

#### HONORABLE MENTION

Blanche Beavers, High School, Ryan, Oklahoma.  
Dorothy Little, High School, Gulfport, Mississippi.

Mildred M. Payne, State Teachers College, Kearney, Nebraska.

Russell M. Perrigo, High School, Huntington, Indiana.

Sister M. Immaculata, Rosary College, River Forest, Illinois.

Sister M. Jane, Head of the Economics Department, College of St. Benedict, St. Joseph, Minnesota.

Sister St. Rita Burke, Academy of the Holy Angels, Minneapolis, Minnesota.

Lillian Alice White, Crane Evening High School, Chicago, Illinois.

Mary Williamson, Central High School, Sioux City, Iowa.

Mabel Wubbena, High School, Omer, Michigan.

We asked Miss Macdonald to send us some personal data so that we might introduce her properly to our readers. In response to our request, she writes:

Thank you for your letter, dated yesterday and received today. It was quite a thrill to find my project had met your requirements.

About myself, there isn't much to say. Born at Charlottetown, Prince Edward Island. Educated at Notre Dame Academy and Prince of Wales College. Taught one year, but decided I didn't like it. Took a course at Notre Dame Secretarial School, Montreal, and spent the next few years in an office. During these years took special courses in English, Spanish, and French. Reversed my former decision about teaching and was fortunate enough to obtain a position on the staff of N. D. S. Now enjoy every minute I spend in the classroom. Hobbies—reading and writing.

Mr. Jones, second prize winner, is already well known to our readers through his series of Typing Mastery Drills published in the B.E.W. a year ago.

Miss Greenaway also needs no introduction, for she won first prize in the Second Annual B.E.W. Essay Contest for Teachers and has had other articles published in this magazine.

Miss Macdonald's prize-winning project will be published in one of the spring issues. Mr. Jones' project was published in November, and Miss Greenaway's project is published this month. We hope to use also some of the excellent projects submitted by those who received honorable mention.

### Winners of the B. E. W. Personality Contest



MADELINE MACDONALD  
First Prize Winner



HAROLD J. JONES  
Second Prize Winner



M. EMILY GREENAWAY  
Third Prize Winner

# BUSINESS PERSONALITY PROJECT

*For the Month of December*

M. Emily Greenaway

DOROTHY M. JOHNSON, DIRECTOR, DIVISION OF BUSINESS PERSONALITY

[EDITOR'S NOTE—This project, dealing with employees' attitudes, was one of the winning entries in a project contest conducted by the BUSINESS EDUCATION WORLD. The author is an instructor in Port Chester (New York) High School.]

IT isn't that she couldn't do the work all right," said a businessman recently when he was telling me why he had discharged one of our graduates after her first month's work with him. "But it was her *attitude*. Condescending. Seemed to think she was doing me a favor by working for me."

"I'd give him another chance," was a teacher's answer to my plea for one of my home-room boys who had got himself into difficulties in her class, "but I can't stand his attitude. He just won't co-operate."

When a traffic cop stopped a motorist friend of mine the other day to warn her against speeding, she answered flippantly. "Well, if that's your attitude," he said, as he wrote out a ticket.

What is "attitude"? As it is used in general conversation, it seems to mean the impression a person gives as to his willingness to co-operate wholeheartedly or to serve cheerfully in whatever capacity he finds himself.

Here is an incident that might occur in any office at any time. Suppose it happened to you—what would you do?

It is a warm day. With occasional interruptions, you take dictation all morning. You rush through your lunch period and return early to begin transcribing. You find that the boss has left a message that he will be out of the office for the rest of the afternoon.

You work steadily and hard, because you have a date to go swimming at 5:15.

About four o'clock, the boss comes in, rings for you, and says jovially, "I've had some golf and now my head is clear enough

to work. Get your notebook and we'll get right after those contracts."

That means at least two hours' more work ahead of you.

You might say, as jovially as he, "Your head may be clear after golf, but mine's in a fog after typing in this heat all afternoon. I want to go swimming at 5:15."

Or you might quietly remind him that your hours are from nine until five; and that it is almost five o'clock and you still have some of the morning's dictation to finish.

Or you might suggest that you have an appointment but could telephone to break it. Just what *will* you say?

*Assignment A.* In not more than 25 words, give your reply to your boss' request.

Here's an incident that really happened. One of our recent graduates, Henry Harris, came in the other day to explain that he had quit his job and needed another one. He had been working as a bookkeeper in a bank. He felt he was doing good work; he had received a small increase and some commendation for his accuracy and neatness.

Because he was evidently doing satisfactory work and was perfectly satisfied with his job, Henry could see no reason why he should comply with the bank's ruling that every employee must attend banking school two evenings a week.

Promotion was to be based on the completion of the banking courses, but Henry wasn't interested in working for promotion. He felt that the decision as to whether he wanted to be a bookkeeper all his life or work for a more responsible position was his alone to make. Since his employers did not share his opinions, he quit, hoping to find work that would not interfere with his plans for spending the evenings as he wished.

Put yourself in Henry's shoes and make a list of reasons for and against quitting. When you have satisfied yourself that you know just what you would do in Henry's place, answer Assignment B.

*Assignment B.* Give your decision for or against quitting; then give your reasons for it. (No more than 35 words.)

And speaking of decisions, here's an incident that occurred last week. Louise Pierce wrote to ask us to help her find a new position, because she is unhappy in the one she now holds. She had answered a newspaper advertisement of a position open for a receptionist in a doctor's office. She was delighted with the idea of that kind of work.

In the interview, Louise was told that her work would be to answer the telephone, keep track of appointments, meet callers, type letters, send out bills and statements, and do any other necessary work that came up.

After she had been working for a few days, she found out that "other necessary work" included sweeping and dusting the reception room, sterilizing instruments, and helping the doctor's wife prepare meals, wash wishes, and care for two children.

Louise says that she was hired to do clerical work, not housework. The doctor thinks it is perfectly reasonable for her to help out in his kitchen, because there really isn't enough office work to keep her busy throughout the day, and he is willing to pay her an office assistant's salary, which is more than a houseworker receives.

Assume that Louise is a friend of yours. and has asked your advice.

*Assignment C.* Write a note, telling Louise what you think she ought to do. (Not more than 50 words.)

"The customer is always right" is the slogan of most stores. But sometimes incidents come up that make the sales people wonder. I am thinking of an afternoon when Marian Webster made change for a \$5 bill for a woman who had purchased 20 cents' worth of merchandise.

Two hours later, just as the store was closing, the woman came back and demanded \$5, saying she had just discovered that she had received change for only \$5, although she had given a \$10 bill.

Marian thought she remembered distinctly that the woman had given her a "fiver," but she opened the register and looked. She found no \$10 bill.

The customer insisted. Marian called the cashier and the floorwalker. The cashier checked the amount registered against the amount of cash in the drawer. It tallied to the penny.

By this time the store had closed. The floorwalker explained courteously to the customer that evidently she had made a mistake, as there was no \$10 bill in the drawer and the check-up showed no error.

The customer then became very angry and accused Marian of having taken the \$5. The floorwalker, shocked at the accusation, told the women that the girls in that store were honest and that Marian had been there for three years. But the woman still insisted.

*Assignment D.* Write about 25 words telling what you, as the accused salesperson, would say to the woman.

Then there is the matter of attitude toward rules and regulations.

A girl I know, Marguerite Weller, has to travel by train to and from her office. Office hours are 9 to 5. The only trains that run in the morning get her to work either at 8:30 or 9:15. In the evening she must either leave the office at 4:45 or wait a whole hour at the station. She is thinking of asking her employer for permission to leave at 4:45 and to make up for it by coming in at 8:30 the next morning.

Consider this problem carefully, from Marguerite's point of view and her employer's. Do you think Marguerite would be justified in asking this favor?

On this one, take your choice of two assignments. Work *either* Assignment E or F.

*Assignment E.* Write not more than 50 words on "Why I would not ask permission to leave early and come in early."

*Assignment F.* Write your request to the personnel director in an inter-office communication with this heading:

To: Personnel Director

From: (Your name)

Date:

Subject: Permission to leave early

# Nutmeg and Ginger

*Second of a Series of Devices to Spice Up Shorthand and Typing Classes*

CELIA AYARS PRIESTLEY

THESE suggestions for maintaining enthusiasm in your shorthand and typing classes should be used with judgment and imagination. Some are so simple as to be unworthy of effort unless introduced with the proper touch of humor; others are too difficult for your pupils unless you have the habit of expecting a great deal of them. They all work. I use them in my classes.

## Shorthand

3 Have your students write in the air instead of on paper. You will find that, after a bit of practice, you can easily detect errors. The pupils think this new procedure so funny that they very willingly accept suggestions for improvement.

4 Write on the blackboard, in shorthand, the first three lines of a simple jingle concerning a member of the class. Have the students copy it in shorthand and supply the last line. Jingles might be something like the following:

The class bell rings and Tom is late;  
I wish it were not always so.  
I'll bet he always keeps a date  
.....

The class looked up as Ted came in;  
He carried in the biggest grin;  
He had a scratch upon his chin;  
.....

Mary had a shorthand book;  
She carried it to school;  
Studying she undertook  
.....

Of course, if you're going to insist upon a finished poetic product, you'll have to make your own beginning lines somewhat smoother. Silly play? Yes, of course; but if you dare to try it, you'll be a better teacher for having done it.

5 The shorthand spelling bee is already familiar to most teachers, but each year's classes find new enjoyment in it. It is best to allow the captain to choose a man from

the other side when his side corrects an error made by the opposing team. This gives everyone practice, whereas only the best students participate when the rules require that a stumbler sit down.

Make your rules plain before you start, and allow no deviation. Keep the bee going very fast so that everyone is "on his toes" all the time and turns come often.

In addition to the familiar brief-form bee, you can use phrases, common words, or difficult words in prepared material. Vary one of these bees with a modification of the old-fashioned "Buzz." Whenever a dictated word involves a blend, the student merely answers, "Buzz". (Or it may be a word with a disjoined prefix, or a word with an "o" hook, or whatever you choose.)

Use your imagination. The youngsters will enjoy your game.

## Typewriting

2 Put a lively march record on your phonograph and help your students to follow the rhythm on their typewriters. When they have acquired skill with marches, proceed to popular music with pronounced rhythm. In a surprisingly short time students will be able to "swing" into any record you choose. The problem of providing variety is solved by the pupils themselves, who delight in contributing records, old and new.

3 You will probably be able to find in your classroom three or four machines with type that can be recognized by the least experienced sleuth. Perhaps an *o* is badly marred, or the side of an *8* is slightly pushed in. Mimeograph samples of the type of a few distinctive machines and distribute the samples among the students. Let the students do detective work, trying all the typewriters in the room and identifying by number the machines that have been used to write the samples.





# Commercial Department Broadcast—An Actual Script

DON T. DEAL

ANNOUNCER. Good morning, radio listeners! The students of Trenton High School present another radio broadcast in the present series, which deals with various phases of school life. Today's program concerns the Commercial Department, under the direction of Mr. Don T. Deal, head of the department. The Commercial Department is the second largest in the school, with 18 teachers and nearly 2,900 student recitations per day.

There are four different commercial curriculums: the secretarial curriculum trains pupils for stenographic work; the accounting curriculum, which includes two years of bookkeeping followed by one of accounting, prepares graduates for bookkeeping positions as a vocation; the selling curriculum includes salesmanship, advertising, marketing, and practical selling; and the general business curriculum prepares students for routine clerical office positions, such as the operation of bookkeeping machines, billing machines, calculating machines, duplicating machines, filing, preparation of reports, and a wide variety of specialized training.

Following the singing of [title of song] by Miriam Kiessling, we shall learn about the activities of this department.

(As the strains of the music fade away, offstage sounds of talking are heard. They grow louder, but the words cannot be distinguished.)

ANNOUNCER. Pardon me until I see what this commotion is all about. (About five seconds' pause.) Some commercial students, apparently seniors, are having a tremendously interesting conversation. I'll slip the microphone over near them, and we'll do a little eavesdropping so as to hear what students talk about when they are not in class.

BILL. What's your stock doing, Ernest?

ERNEST. It's down  $6\frac{1}{4}$  points. But did you hear about Ray Gordon's stock? At one time it was down 31 points.

MARGARET. What's all this? Do you really own some stocks?

ERNEST. Well—not exactly—you see, at the beginning of our investments course we all selected some stock listed on the New York

Stock Exchange and have been charting it on a graph just the same as though we had actually bought it.

MARGARET. Say! That sounds interesting. But how did you know which stocks to buy?

BILL. We didn't. Mr. Graham just asked us to use our own judgment. Now that we have seen what can happen from merely picking stocks, we have learned how easy it is to lose. After having studied the principles underlying the selection of stocks we would now be able to make a wiser choice. See how much better it is to lose "on paper" than to rush in ignorantly and lose some hard-earned money! We've learned to be very cautious if we don't want to get burned.

MARGARET. You must learn a lot about how to make money in stocks.

ERNEST. No—I wouldn't say that. The purpose is not primarily to learn how to make a lot of money on stocks. It is a course in investments, not in speculation.

MARGARET. That sounds like something we all ought to know about. We are taught a lot about how to be successful and make money, but very little about how to use it after we get it.

BILL. You've got something there, Margaret. I never realized there were so many ways of losing on what appears to be a sure thing. Say! Isn't that Helen Garland there?

ERNEST. Hello, Helen. What are you doing in school today? I thought I saw you working in a store after school yesterday. Don't you have a job?

HELEN. I am working in a store all afternoon,

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♦ *About Don Deal:* Head of commercial department, Central High School, Trenton, New Jersey. B.A., Iowa State Teachers College; M.A., University of Iowa. Past president of New Jersey High School Commercial Teachers Association. Taught Saturday teacher-training courses for five years at Teachers College (Columbia); has also taught in Haskell Institute (U. S. Indian Training School), Fort Dodge and Cedar Rapids (Iowa) High Schools, Trenton Senior High School, Rutgers University. Author of several magazine articles.

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as a part of my training in practical selling, but I'm still in school for three classes in the forenoon.

BILL. You work every afternoon?

HELEN. Well, you see, the members of our Co-operative Selling class work for two weeks in a store, then we come back to class for two weeks and discuss the problems that have come up in the stores. Mr. Gedney, our Co-operative Selling teacher, gets reports from our employers telling how well we do our work and what improvements can be made. Then he helps us work out the difficulties which we have encountered, so that we can do better when we go back for the next two weeks.

ERNEST. Are there any boys working on this plan?

HELEN. Over half of the class is made up of boys.

BILL. What kind of work do you do in the stores? Is selling the only thing, you do?

HELEN. No, it isn't. Before we are placed on the selling floor we are put in the receiving room to help check incoming stock. We help in taking the inventory and in making out orders. Before we can sell we must get acquainted with the stock.

BILL. As a result of this experience, wouldn't you have a pretty good chance to obtain permanent employment in the stores after being graduated?

HELEN. Oh, yes! This is the first year T. H. S. has had such a plan, but nearly all the class has been employed on Saturdays or for the Christmas or Easter rush.

(Part of the script, describing the training in the school store, is omitted here, as is a discussion of the course in advertising.)

HELEN. I'm glad I'm taking the selling curriculum. I think it is the most interesting one in the whole school.

MARGARET. Whoa, there, Helen, I can't let you get away with that statement. It couldn't be more interesting that the secretarial curriculum.

BILL. Are you taking the secretarial curriculum, Margaret?

MARGARET. I most certainly *am*.

BILL. I wouldn't want to be a stenographer.

HELEN. Here comes Don Gallagher. Hello, Don.

DON. Hello, everybody. Whenever I see you together I know there must be some deep thinking going on. What's up? I heard Bill say he wouldn't want to be a stenographer.

BILL. That's right. I'd rather be an accountant.

DON. I suppose Margaret is satisfied.

MARGARET. I wouldn't want him to be a stenographer.

DON. No, he might get the job *you* want. Did you ever stop to think how monotonous life would be if we all wanted the same things and disliked the same things?

ERNEST. But Margaret, you started to tell why you thought the secretarial curriculum is so interesting.

MARGARET. There are so many things that make it interesting. During our senior year we get practical experience. Each pupil earning a satisfactory grade is assigned to a teacher, a department head or adviser for whom she is a secretary for six weeks.

BILL. What do you do in Secretarial Training class?

MARGARET. We keep up our dictation to 110 words per minute, learn how to apply typing to various kinds of work done in an office, learn how to operate a Comptometer, adding machine, Mimeograph, Ditto, and Multigraph. We learn four systems of filing correspondence and how to select filing equipment. We learn office etiquette, how to apply for a job, and how to get along with other people. Each senior secretarial pupil this year interviewed a secretary on the job to learn what qualifications are necessary for a secretary.

DONALD. How do you remember all those things so you can rattle off a list like that?

ERNEST. Donald! Have you never learned what Mr. Deal is constantly teaching us in accounting class? He says that what you understand you don't have to remember. I've tried it out lots of times in other subjects and experiences, and he's right. I remember trying to memorize poetry and found it very difficult and tedious, but when I put my mind on the thought of the poem it just came along smoothly and easily. I used to have a time trying to remember which is the divisor and which the dividend when working in percentage. But when you understand the problem and know which figure is the basis of comparison, there is no confusion to it. I used to memorize how to determine which of our plants at home to prune before they bloom, and which afterward. But now that I understand that some shrubs bloom on new growth and some on old, and that I must not cut off branches just before they bloom, I don't have to memorize that process any more. Methods of bookkeeping are as numerous as bookkeepers, but the principles of bookkeeping are all the same. As Mr. Deal explained, it is impossible to teach all the methods all of us might ever use on every job we might ever get. We should understand the reasons for what we do, so we'll be able to reason out what to do when something arises that we have never met up with before. The people who don't succeed are those who don't know what to do when the instructions run out.

MARGARET. I took a year of bookkeeping in the secretarial curriculum. We studied the entire bookkeeping cycle from the transaction clear through to the financial statements.

What more is there to learn? What's the difference between bookkeeping and accounting?

ERNEST. Before taking accounting in our senior year we studied bookkeeping for two years, and we thought we knew a lot about bookkeeping, but we soon learned that we had been only preparing to start to begin to commence. I really marvel at the way we have learned to find the answer to almost any financial question about a business firm by a thorough analysis of the financial statements.

DON. There goes Marion Burdman. Hey! Marion! Congratulations! I hear Miss Tietz has promoted you.

BILL, MARGARET, HELEN & ERNEST. Hello.

MARION. Hello, everybody!

DON. Marion is now manager of the office in the office practice class.

MARGARET. How's that?

DON. Tell them about it, Marion.

MARION. Each office practice class is an office and has a complete staff of workers. We operate a wholesale paint company.

(Description of the operation of the class paint company omitted here.)

BILL. That's all fine, but just about the time you get all ready for a job they'll have a machine that will take your place.

DON. No, no!

MARION. That's where you're wrong! You never need to worry about a machine taking your job, so long as your job requires thinking. That's the thing a machine can't do.

BILL. How about a calculating machine? It has to think to multiply and divide, etc.

MARION. Wrong again. All it does is the

monotonous repetition part of calculation. There must be an operator—a human being—to think, to decide when to add, what to multiply, or whether to divide. Then the machine does the part that is always the same and requires no thinking.

DON. Marion wins.

BILL. I guess you're right. But do you think you can get a job as easily as if you were preparing to be a bookkeeper or a stenographer?

MARION. Miss Teitz says that the questionnaire Mr. Deal sent to 1,700 T.H.S. commercial graduates during the past fifteen years shows that more of them are in jobs involving clerical office duties than all the bookkeeping and stenography jobs combined.

ERNEST. Bill, there's no use arguing with Marion. *She knows where she's going.*

(EDITOR'S NOTE: Part of the script, discussing other commercial curriculums, is omitted here. The foregoing dialogue is sufficient to suggest how such a broadcast can be prepared for your own school.)

(*Bell rings.*)

MARION. That means I'm going to class. But, earnestly, won't you come visit our office-practice class some day? We have something new you accountants would be interested in. We've evolved a system of social-security records kept on a bookkeeping machine. Everyone in the office is on the payroll, you see.

ERNEST. Surely.

BILL. Glad to.

MARION. Good-by.

DONALD. So long.

HELEN. See you later.

## Pope and Richert Receive Federal Appointments

JOHN B. POPE and G. Henry Richert have been appointed special agents for distributive education in the U. S. Office of Education.

Mr. Pope has resigned his position as State Supervisor of Distributive Education in Texas in order to accept the new appointment. He holds degrees from Southern Methodist and Harvard Universities and is co-author and editor of parts of the newly adopted Texas Course of Study in Commerce. Mr. Pope was a high school principal for six years and has

had many years of actual business experience.

Mr. Richert was, before his appointment, an instructor in retailing in Rockford (Illinois) Senior High School and educational director of the Charles V. Weise Department Store. He holds degrees from Illinois State Normal University and Northwestern University and is a graduate of the Sheldon School of Salesmanship. He, too, has had many years' experience in selling and in teaching, and is the author of a recent textbook on retailing.

## A.V.A. Discusses Distributive Education

THE program of the Commercial Education Section of the American Vocational Association, which held its national convention in St. Louis, November 30 to December 3, was given over to a discussion of distributive education and business requirements for clerical and store workers. The chairmen for the three-day session were B. Frank Kyker,

Walter F. Shaw, B. Gordon Roach, and Ernest A. Zelliot.

The members of the section inspected the commercial departments in the St. Louis day and evening schools, including the nationally known Hadley Vocational School, in which some 1,100 pupils are registered in the regular day courses in business subjects.



# A Survey of Money Education In the High School<sup>1</sup>

HELEN K. McCORMICK

**T**HE high school graduate faces a world in which a knowledge of money and money management is as necessary in the exchange of goods and services as is a knowledge of language in the exchange of ideas. How much money he earns and how well he manages what he earns will determine, to a great extent, the difference between comfort and misery, success and failure in his life.

It is also essential that he comprehend the widespread social and economic consequences of his spending, so that in his money transactions he may co-operate for the common good.

A realization of this need for more knowledge about money has led to considerable discussion and debate in educational groups and to the introduction, in some secondary schools, of courses described as "consumer education," "economic citizenship," "social-business education," etc. In addition, there has been a great deal of controversy as to which department of the school should appropriate this important area of the curriculum, how much time should be given to it in the educational program, and what aspects of money education need particular attention in the classroom.

To ascertain the status of money education in the secondary schools with respect to

its need and what factors influence the money knowledge of high school pupils, a survey test<sup>2</sup> was given to 1,980 pupils in three Kansas City (Missouri) secondary schools, which were selected to represent three different levels in family income. The survey test was in two parts. The first was a money-information test of 91 questions which had been judged socially significant and of primary importance to money knowledge by experts in the fields of finance and education; the second included 39 statements which indorsed or rejected certain attitudes toward the earning, spending, giving, and saving of money.

To anyone planning a curriculum in money education, the attitudes indorsed most frequently by the pupils would be both interesting and significant. In summary form, the attitudes indorsed were:

Money is very hard to earn, and it is best to save it regularly.

Money should be spent wisely, but it is right to be liberal in giving to persons, churches, and organizations.

Whether the pupils were rich or poor, they were conservative and matter-of-fact in the attitudes they expressed toward money. They expect to work hard, to budget their money, to shop carefully and wisely; they do not dream of overnight millions. If these attitudes are contrasted with the well-known spirit of the pre-depression "jazz era," the youth of today appears to be practical in his ideas and to have a greater feeling of social responsibility.

That money education should receive more emphasis in the schools is confirmed

<sup>1</sup> Condensed from a master's thesis entitled "Money Concepts and Money Attitudes of 1,980 High School Pupils," accepted by the faculty of the School of Business, University of Chicago, 1937.

<sup>2</sup> The Heberling-Thomas Money Information Test and Money Attitude Test, now in process of revision at the University of Chicago, were used in making this survey.

by the low median score, 40.3, made by the pupils on the money-information test. A desirable score would have been approximately 91. In addition, the range of 72 points between the highest score and the lowest score made on the test (and a  $P_{10}$ — $P_{90}$  range of 34 points) indicates that there is a wide difference in what pupils know about money.

The scores made by the pupils seemed to be related to two factors:

1. The percentile rank of the pupil on the Terman Intelligence Test, which he took in the ninth grade.
2. The opportunities the pupil had to learn about money through actual experience in earning or managing it, or through courses related to money in the school curriculum.

The close relationship that exists between the pupil's score on the money test and his general intelligence is demonstrated by the fact that pupils who had made high scholastic grades also made high scores, and by the fact that pupils from the high-income group made the best scores and those from the low-income group made the poorest scores. (Educators have been aware for some time that pupils from high-income homes and the homes of professional people have the highest intelligence quotients. In this study, the median score of the high-income group on the Terman Test was nearly 25 percentiles above that of the low-income group.)

It was found that pupils who had an opportunity to manage money of their own, either because they earned small sums or received an allowance, knew more about money than pupils who had not had this experience.

Also, pupils who had taken high school courses relating to money, such as economics, commercial law, and bookkeeping, made higher scores than pupils in the same grade, age, and percentile rank on the Terman Test who had not taken such courses.

The pupils who had taken economics seemed to be at a distinct advantage on the money test; their median score was more than 10 points higher than that of the pupils who had not studied this subject.

The scores of the pupils who had taken bookkeeping and commercial law were very

little higher than the scores of pupils who had taken none of the three courses. It should be pointed out, however, that although the best scores were made by pupils who had studied economics, the median score of this group was only 56.4 on the 91 questions of essential money information.

None of these three courses, nor any combination of them, as now taught in the schools, adequately meets the need for money education.

In addition to the findings listed above, it was found that the older pupils and those who were in higher grade classifications made uniformly higher scores than the younger pupils and pupils in the lower grade classifications. The boys made consistently higher scores than the girls. This would tend to show a further relationship between the pupil's score on the money test and his experience in dealing with money.

All these high school pupils were very well informed on devices related to money and credit media, such as checks, money orders, credit transactions, etc., used in the everyday activities of business. Some of these questions were missed by as few as 3 per cent of the 1,980 pupils. Obviously, then, in planning a program in money education, it will not be necessary to place more emphasis on these phases of money knowledge.

On the other hand, it was found that questions concerning banking practices, investment methods, value of money and prices, legal regulations affecting money, etc., were extremely difficult, since 35 to 50 per cent of the pupils missed such questions. Here, obviously, is lack of understanding.

In a democracy whose economic well-being is dependent upon an enlightened voting populace, there is need for understanding

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◆ *About Helen McCormick:* Department Head in Secretarial Administration, University of Tulsa (Oklahoma). Degrees from Oklahoma A. & M. and the University of Chicago. For two years an officer in Tulsa Town Club (Tulsa's oldest club for women); reorganized commercial club at Oklahoma A. & M. Has published other articles and is writing a book. Teaches a special course for oil-company stenographers. Hobbies: ice skating, badminton, and co-ownership of a house.

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the effects of monetary policy. The layman should understand the far-reaching effects of his spending and of the economic policies for which he votes.

To summarize the findings of this survey test:

High school pupils of today are practical and earnest in their regard for money, but it is apparent that they need more information before they can be expected to use money wisely.

Such courses relating to money as are now being offered are not meeting this need.

The pupil's knowledge about money is related to his intelligence and to his opportunities to learn about money, either through experience in managing his own money or through courses in the school curriculum.

The pupils are well informed about certain phases of money knowledge and uninformed or misinformed on many other phases.

## *Necessitas Publica Major Est Quam Privata*

"Public Necessity Is Stronger Than Private"

WILLIAM E. HAINES

*Supervisor of Commercial Education, Wilmington, Delaware*

IT was Brand Whitlock who said, "When you define liberty, you limit it; when you limit it, you destroy it."

Yet the whole American scheme of things is predicated upon the principle of liberty. The constitution does not specifically attempt to define it; still, it does just that by its very spirit. Fortunately, perhaps, each citizen is privileged to interpret the true meaning of that spirit—within certain limits.

We are inclined to think of liberty in the strictly personal sense as it affects the individual. Unconfined individual liberty is frequently incompatible with the liberties of the people as a whole. Hence, it is often necessary for the individual to subordinate his personal rights and freedom to the larger interests of society. Were this not true, anarchy would prevail. One might present endless cases in point.

An outstanding illustration is the right of eminent domain, whereby the government may take private property for public use. In such case, the owner must be fairly compensated. Much progress in the form of highways, railroads, public buildings, communication lines, and other accomplishments would be virtually impossible were not the public necessity stronger than that of the private individual. The state can,

through condemnation proceedings, compel the individual to relinquish otherwise inalienable property rights.

Furthermore, the state can, by legislative enactment, invalidate existing contractual rights, duties, and obligations. Under emergency conditions, when martial law is invoked, the civil rights of the individual are surrendered in the interests of public welfare. During times of war, even the freedom of speech is confined to a strait jacket of public control and regulation. It might safely be said that a legal system which fails to recognize certain public needs above individual rights is not conducive to progress. It becomes apparent that a balance is necessary. Only the totalitarian state places all public rights above those of the individual. It would seem that a dictatorial government would be the result of an illogical extension of the principle that the public necessity is stronger than the private necessity.

Any law that might be passed is bound to infringe upon the "rights" of some individuals, whether these rights be real or fancied. Every law entails the sacrifice of some right previously enjoyed by some people. There can be no alternative while we are living in a complex social and business world.

# A Test for Calculator Operators

Prepared by ALBERT STERN

THE following interesting questions about business-machine production standards for operators have been received from Dr. James R. Meehan, Office Practice Instructor, Hunter College of the City of New York.

*Question 1.* What are the production standards demanded of the operators of key-driven calculating machines in the typical business office in the metropolitan area?

*Answer.* For many years, both the Felt and Tarrant Company, makers of the Comp-tometer, and the Burroughs Adding Machine Company, makers of the Calculator, have been seeking statistics on this question, in order to be able to service their customers with suitable clerks.

It can readily be seen that the uses to which these machines are applied vary as do the different phases of arithmetical computations. In some machine applications, as in auditing work, the chief operation is addition; in inventory work it is multiplication, plus accumulation and addition; statistical work embraces the four fundamental operations. In many cases, a thorough knowledge of arithmetic and of the firm's work is at least as important as the machine skill.

Many personnel departments, after selecting clerical candidates on a general educational and personality basis, subject them to a technical test. After a careful study of many of these tests, the accompanying test was devised by the writer for all candidates as Burroughs Calculator operators at the Burroughs School and Employment Department in New York City.

Those who passed this test with a rating of 90 per cent or more in every section had little difficulty in meeting the skill standards required on most jobs.

It may also be stated that rarely are operators working at full speed all the time—that the degree of skill shown on this test is needed only at certain "peak" intervals. When the emergency arises, however, the clerk must make good . . . or else.

## MULTIPLICATION

Time 2½ minutes

$$\begin{aligned} 4,720 \times 805 &= \\ .3672 \times .7687 &= \\ .0028 \times 873 \times 687 &= \\ 34,523 \times 763.6 &= \\ 4,253,263 \times .7513646 &= \end{aligned}$$

## ACCUMULATION OVER THE FIXED DECIMAL POINT

Time 2½ minutes

$$\begin{aligned} 2,563 \text{ lbs. @ } \$1.34 \\ 72 \text{ lbs. @ } 24.57 \\ 6,253 \text{ lbs. @ } .88\frac{1}{2} \\ 645 \text{ lbs. @ } .07 \\ 9 \text{ lbs. @ } 52.78 \\ \text{Total} \dots\dots\dots \end{aligned}$$

$$\begin{aligned} 3,135\frac{1}{2} \text{ yds. @ } \$ .08 \\ 76\frac{1}{8} \text{ yds. @ } 13.23 \\ 5\frac{3}{8} \text{ yds. @ } 4.86 \\ 376\frac{3}{4} \text{ yds. @ } .87 \\ \frac{7}{8} \text{ yd. @ } 24.75 \\ \text{Total} \dots\dots\dots \end{aligned}$$

$$\begin{aligned} 4,352 \text{ lbs. @ } \$ .37\frac{1}{4} \\ 88 \text{ lbs. @ } 2.75C \\ 763 \text{ lbs. @ } 35.00C \\ 8 \text{ lbs. @ } 4.865 \\ 650 \text{ lbs. @ } 50.00C \\ \text{Total} \dots\dots\dots \end{aligned}$$

$$\begin{aligned} 424\frac{3}{4} \text{ yds. @ } \$ .87\frac{1}{2} \\ 8\frac{2}{3} \text{ yds. @ } 25.64 \\ 73\frac{1}{4} \text{ lbs. @ } 3.57\frac{1}{2} \\ \frac{3}{4} \text{ lb. @ } 12.00 \\ 3,827\frac{1}{2} \text{ yds. @ } .02\frac{3}{4} \\ \text{Total} \dots\dots\dots \end{aligned}$$

## DISCOUNT

$$2\frac{1}{2}\% \text{ of } \$875.30 =$$

$$15\% \text{ of } \$9.50 =$$

## NET AMOUNT

$$\$36.46 \text{ less } 90\% - 65\% - 5\% =$$

$$\$17.60 \text{ less } 50\% - 25\% - 3\frac{1}{2}\% =$$

$$38\frac{1}{4} \text{ yds. @ } 9\frac{3}{4}c \text{ per yd. less } 5\% \text{ dis.} =$$

Time for discount and net amount problems 1 minute

## DIVISION

Time 3½ minutes

$$\begin{aligned} 23.858 \div 4652 &= & 34.873 \div .96447 &= \\ 637.54 \div .00395 &= & 38.372 \div 2340 &= \\ .001987 \div .6532 &= \end{aligned}$$

**ADDITION**  
*Time 8 minutes*

(a)	(b)	(c)	(d)	(e)	(f)
3.33	19.28	434.55	234.64	535.45	3,223.53
3.34	45.24	323.36	123.64	265.35	321.35
4.44	38.15	532.47	78.64	443.46	8,245.73
5.44	86.35	235.75	473.45	726.35	135.63
2.45	24.35	432.13	23.86	25.75	7,632.44
5.51	13.44	354.35	4.75	13.45	135.55
1.34	27.93	441.41	31.35	414.36	3,023.77
4.66	59.39	250.35	123.55	87.50	124.36
1.32	24.35	296.50	292.00	23.53	5,918.35
1.74	75.51	73.64	13.31	134.65	426.63
6.36	24.35	496.42	8.75	314.66	8,711.52
7.57	52.75	98.53	6.35	43.85	1,212.31
3.68	24.36	212.37	35.44	13.12	45.00
6.01	13.44	3.45	195.12	312.55	1,613.54
3.56	25.36	776.53	41.35	345.42	647.35
3.78	46.88	128.75	5.61	282.53	8,301.45
1.34	51.77	231.49	135.46	331.56	24.39
8.34	13.44	324.97	342.38	435.74	9,514.44
4.66	35.22	840.50	9.49	875.00	393.25
7.53	81.06	47.75	35.44	32.05	1,433.59
1.45	91.55	325.36	153.75	47.53	7,518.36
6.23	41.35	75.00	13.45	521.35	180.51
5.13	31.19	125.00	64.56	420.31	123.35
1.55	40.09	42.35	132.39	821.53	3,145.00
5.15	41.81	156.36	51.35	765.35	557.53
1.34	14.63	280.04	14.35	64.35	63.57
8.66	25.13	345.53	723.47	360.12	7,135.75
8.67	18.34	74.50	28.53	305.63	3,142.55
1.23	25.85	980.40	13.65	325.90	143.64
3.33	35.85	21.35	5.75	47.35	6,121.33
7.65	24.55	55.35	585.35	350.31	45.50
5.13	12.33	314.75	41.75	342.53	3,614.36
5.35	35.74	254.36	16.30	357.53	410.54
3.53	47.87	34.75	4.75	234.53	27.82
1.76	73.52	245.73	8.25	30.50	5,235.47
3.57	70.53	35.64	555.35	208.57	55.35
7.57	13.44	534.75	115.35	270.35	142.64
6.32	35.66	95.12	37.50	653.57	8.25
8.63	41.44	531.35	145.35	431.25	984.55
4.12	32.34	35.44	435.53	54.35	453.44
3.45	43.12	234.75	87.35	42.64	1,355.35
4.26	12.45	14.65	112.64	135.43	71.44
7.33	42.35	432.35	132.57	204.55	2,455.35
8.12	13.31	343.23	33.65	413.35	1,221.44
3.55	31.13	112.33	450.00	163.42	2,121.35

**PRO RATING**  
*Time 3 minutes*

Find what per cent each item is of the total.

\$12,876  
166  
15,508  
4,750  
35,270  
\$68,570

**SUBTRACTION**  
*Time 1½ minutes*

\$135.00	\$500.00
87.65—	18.91—
70.35—	25.05—
535.00	808.10—

A cursory glance at this test conveys the thought that it is intended to test a broad skill in fundamental operations, as well as

speed and accuracy. It is our thought that a test of this kind should not also test endurance, as such a factor would seriously interfere with the other objectives.

*Question 2.* Please describe the nature of the work and the standards for a ten-

period course on crank-driven calculators; for a sixty-period course; for a three-hundred-hour course.

*Answer.* This question is so broad and so important that it will be answered separately in a forthcoming issue.

# A Survey of Commercial Subjects In Illinois High Schools

DONALD F. MULVIHILL

**W**E teachers of commercial subjects must spend much of our time on techniques, subject matter, and research in our own particular field. Often we are only dimly conscious of the range of offerings in the commercial department. A rapid review of the total current commercial offerings should be of value to us, whether we teach several business subjects or only one of them.

To determine the range of commercial subjects offered in Illinois, a survey for the school year 1936-37 was made of 293, or 45.9 per cent, of the accredited high schools outside the city of Chicago. The data were obtained by sending out a questionnaire to each of the 207 schools with more than 200 students and to 275 schools with less than 200 students.

It will be noted in Table I that four technical or skill subjects are outstanding. In

segregating as to vocational or non-vocational objectives, we have attempted here to determine whether the course is taught as a technical (skill) subject, or as a non-technical (informational) subject.

The three dominant technical subjects—typewriting, bookkeeping, and shorthand—are junior and senior courses, apparently taught for vocational use; but enough work in non-vocational bookkeeping is being offered to require that we so designate it. This may be explained by the introduction of "personal bookkeeping."

It is interesting to note that only one school replying gives work in any shorthand system other than Gregg.

Commercial arithmetic is offered by many schools in the sophomore as well as the junior and senior years, and a few schools offer it in the freshman year. This course is usually considered to be non-vocational.

TABLE I. TECHNICAL BUSINESS SUBJECTS TAUGHT IN 293 ILLINOIS HIGH SCHOOLS

Subject	Schools Offering		Length in Semesters	Grade Placement	Objective
	Number	Percentage			
Typewriting .....	283	97.6	4 or 2	Jr., Sr.*	V.†
Bookkeeping .....	279	95.2	2	Jr., Sr.	V., N.
Shorthand‡ .....	262	89.4	4 or 2	Jr., Sr.	V.
Commercial arithmetic .....	139	47.4	1	S., Jr., Sr.	N.
Clerical practice .....	23	8.5	2 or 1	Sr.	V.
Stenography .....	20	6.8	2	Sr.	V.
Accounting .....	6	2.0	2 or 1	Sr.	V.
Use of office appliances .....	5	1.7	2 or 1	Sr.	V.
Cost accounting .....	4	1.3	1	Sr.	N.
Penmanship .....	1	.3	2	F.	V., N.
Shorthand§ .....	1	.3	4	Jr., Sr.	V.
Spelling .....	1	.3	1	F.	V.

\* F. signifies Freshman; S., Sophomore; Jr., Junior; Sr., Senior.

† V. signifies Vocational; N., Non-vocational.

‡ Gregg.

§ Munson.

TABLE II. SOCIAL BUSINESS SUBJECTS TAUGHT IN 293 ILLINOIS HIGH SCHOOLS

Subject	Schools Offering		Length in Semesters	Grade Placement	Objective
	Number	Percentage			
Economics .....	192	65.5	1	Sr., Jr.	N.
Elementary business training ..	153	52.2	2	F., S.	N.
Commercial geography .....	144	49.1	1	S., Jr., Sr.	N.
Commercial law .....	140	48.1	1	Jr., Sr.	N.
Business English .....	20	6.8	1	Sr., Jr.	N.
Salesmanship .....	16	5.4	1	Jr., Sr.	N.
Business organization .....	7	2.3	1	Sr., Jr.	N.
Advertising .....	5	1.7	1	Jr., Sr.	N.
Vocations .....	3	1.0	1	F., S.	N.
Industrial history .....	2	.7	1	S., Jr.	N.
Banking .....	1	.3	1	Sr.	N.

The technical business subjects less dominant than those mentioned above are offered in far fewer schools; clerical practice and stenography are the only ones given in twenty or more schools.

The fact that spelling and penmanship are offered in only one school might indicate that they are disappearing as single subjects and are being integrated with other subjects.

Cost accounting is the only subject in the technical class taught non-vocationally.

In general, it may be said that the technical business subjects taught in Illinois, as indicated by this survey, are junior or senior courses, taught with a vocational objective, and that typewriting, bookkeeping, shorthand, and commercial arithmetic are the outstanding leaders.

Table II shows the social business subjects offered and their general characteristics. It will be noted that all these courses are taught with a non-vocational objective. Here, again, four subjects—economics, elementary business training, commercial geography, and commercial law—are far ahead of the others offered in this field. "Business English" and salesmanship are the only others to be offered by fifteen or more schools, the others

being as far behind as those of similar place in the technical subjects.

It should be remembered that economics and "business English" may be offered in departments other than the commercial department, the first often being under social sciences and the second being under English. This survey, however, concerns itself only with the work in the commercial department.

Elementary business training is primarily a freshman or sophomore course and is given for a full year. All the other subjects in this group are usually only one semester in length. With three exceptions besides elementary business training, the social business subjects are offered in the junior or senior year. Commercial geography and industrial history may come as early as the sophomore year, while a course in vocations is usually offered in the freshman or sophomore year.

The dominant subjects in both groups, but especially in the technical courses, are most often discussed, but a wide variety of subjects is offered. It is hoped that this survey will serve to emphasize the range of offerings in the commercial field.

### Dr. Parke H. Schoch

DR. Parke H. Schoch, associate superintendent of Philadelphia public schools from 1929 until his retirement in 1937, died at his home on October 15, after nearly half a century of educational activity in Philadelphia. He was formerly head of the commercial department of Drexel Institute and later head of the commercial department at

William Penn High School for Girls. He served as principal of the West Philadelphia High School for Girls, and later in the same post at Overbrook High School.

Dr. Schoch was the author of a presentation of the Benn Pitman system of shorthand, first published in 1897 under the title "Phonography for Schools and Colleges."





# Gregg Medal Test Winners

FLORENCE E. ULRICH

*Editor, Art and Credentials Department, The Gregg Writer*

"THE importance of being earnest" is reflected over and over in the *Gregg Writer* credentials activities—including the Teachers' Medal Test. Some excellent writing was done by the medalists. In many instances the improvement can be traced definitely to serious and persevering practice.

Under prevailing instructional methods, the teacher who cannot write shorthand with a high degree of skill is severely handicapped. Students are quick to discern a teacher's hesitancy or lack of writing skill.

"She can't do it herself. How can she tell us how to do it?" was an actual question put to us recently by a lad who, guilty of not preparing his shorthand assignment satisfactorily, showed his disdain for the teacher who couldn't do what she required the students to do.

There is no need to reiterate that best results accrue to the teacher who can demonstrate how shorthand should be written. The fact is too important to overlook in the training of potential shorthand teachers.

A student will acquire a certain amount of ability to write shorthand without help; that is, he will write something resembling the character he is asked to make. He does not always see wherein the outline he has written differs from the one in the textbook.

That is where the teacher comes in. He must point out the difference between an *m* and an *l*, a *t* and a *d*, an *e* and an *a*. The teacher who can demonstrate the writing of a character on the blackboard will put life and action into the presentation and will have no trouble in teaching students proper differentiations without the use of long or involved explanations.

Students imitate amazingly well. The very fact that the teacher has stressed a long stroke or a large circle in his own demon-

stration impresses upon the student the importance of the same distinction in his own work. A teacher can so write an *m* and an *l* that a student can unconsciously imitate the clear-cut strokes with no oral explanation from the teacher.

A common fault in students' writing is slow, labored movement. Why? Because the teacher, diffident or inefficient in handling the chalk, does not demonstrate how shorthand is written. Students imitate *movement* as well as *style*. It is important to remember that.

We have demonstrated time and time again, through the columns of the *Gregg Writer*, our ability to tell where a student or stenographer was trained by the kind of shorthand he wrote. One club of O. G. A. Tests, received without name or address, was identified by the shorthand style.

We don't pretend that we can identify all notes received. (In fact, we caution teachers to be sure to include the name and address when they send in tests.) But when we are familiar with pronounced characteristics of a teacher's writing, we invariably find the same characteristics in the students' shorthand notes.

It would, therefore, behoove every shorthand teacher to acquire the very best style that he can achieve through persistent practice. Until he himself has completely mastered the technique of writing, I think he will agree that he is not fully qualified for the job of training students how to write. (That statement applies to the ability to take dictation at a reasonable speed, too.)

Among the Gold Medalists this time we find three very able writers on the faculty of Moser Business College of Chicago. We congratulate Mr. Paul Moser in that four members of his teaching faculty now hold the Gold Medal for a professional writing

style. Certainly, under the instruction of their teacher medalists, the students of Moser Business College should be able to establish an equally fine record in the forthcoming O.G.A. contest!

Another Gold Medalist is chalked up for Beacom College of Wilmington, Delaware, for Katharine Gibbs School, and for the Powell School of Business, Scranton.

We were happy to have a teacher of Kinman Business University, Spokane, try her "shorthand wings" in this test. Mrs. Martha C. Hubbard writes a fine style, as evidenced by the silver medal award she received. Space does not permit comment on all the specimens, but the list of Medal and Certificate winners speaks for the proficiency of the style. We congratulate these teachers—and we know that our readers will want to add their good wishes also.

### *Teachers' Medal Test Winners*

#### **GOLD MEDAL**

Edra Van Every, Moser Business College, Chicago, Illinois.  
 Frances Kane, Katherine Gibbs School, New York, N. Y.  
 Lydia G. Klumpp, The Powell School of Business, Scranton, Pennsylvania.  
 Ralph Masterson, San Angelo College, San Angelo, Texas.  
 Virginia Powell, Beacom College, Wilmington, Delaware.  
 Bee Rosenberg, Moser Business College, Chicago, Illinois.  
 Lavina Zook, Moser Business College, Chicago, Illinois.  
 Brother Edward G. Westbrook, S.M., Saint Louis College, Honolulu, T. H.  
 Sister Mary Herman, Messmer High School, Milwaukee, Wisconsin.

#### **SILVER MEDAL**

Martha C. Hubbard, Kinman Business University, Spokane, Washington.  
 Ellen Kruger, Mitchell Business College, Mitchell, South Dakota.  
 Rose Leske, The University of Oklahoma, Norman, Oklahoma.  
 Attie Lober, Montreal, P. Q., Canada.  
 Irene Schwandt, Oshkosh, Wisconsin.  
 James M. Thompson, Eastern Illinois State Teachers College, Charleston, Illinois.  
 Beatrice Witham, Plymouth Normal School, Plymouth, New Hampshire.  
 Helen E. Zanger, Central High School, Minneapolis, Minnesota.

Sister M. Cecilia, O.S.U., Ursuline Academy, Wilmington, Delaware.

Sister Marie-Donalda of the Sacred Heart, S.S.A., Holy Angeles' Academy, St. Jerome (Terrebonne), Quebec, Canada.

Sister Margaret Marie, Holy Rosary Commercial School, St. Stephen, N. B., Canada.

Sister M. Anne of the Presentation, Presentation of Mary, Duck Lake, Saskatchewan, Canada.

#### **GOLD SEAL PROFICIENCY CERTIFICATE**

Vastie Fowler, Benson School of Commerce, Clovis, New Mexico.  
 Frances E. Haskell, High School, Portland, Maine.  
 Ilda Dorothy Mikulas, High School, Clermont, Iowa.  
 Lucille Murphy, High School, Hillsboro, Illinois.  
 Viola Marie Paetznick, Irondequoit High School, Rochester, New York.  
 Mary Dunkle Panzer, Dunkle's Business College, Boonville, Missouri.  
 Edna B. Winter, High School, Early, Iowa.  
 Sister M. Canisius, Holy Rosary Commercial School, St. Stephen, N. B., Canada.  
 Sister St.-Celestine, Our Lady of the Sacred Heart Convent, Ottawa, Ont., Canada.  
 Sister M. Divine Compassion, Grace Business School, Morristown, New Jersey.  
 Sister Mary Ann-Julia, Holy Angels' Academy, St. Jerome, Quebec, Canada.  
 Sister M. Rose Lillian, S.S.A., St. Ann's Convent, Rawdon, Quebec, Canada.

#### **RED SEAL PROFICIENCY CERTIFICATE**

Frank X. Day, Utica School of Commerce, Utica, New York.  
 Beatrice H. Edmondson, Hamilton High School, So. Hamilton, Massachusetts.  
 Ashley Edsall, Nebraska State Teachers College, Wayne, Nebraska.  
 Dorothy Little, Gulfport High School, Rockport, Mississippi.  
 John E. Szabo, South High Evening School, Cleveland, Ohio.

#### **BLUE SEAL PROFICIENCY CERTIFICATE**

Bernice Caldwell, Stamford High School, Stamford, Texas.  
 Elsie L. Leffingwell, Beaver Falls Senior High School, Beaver Falls, Pennsylvania.  
 Dorothy Luzo, Plymouth Normal School, Plymouth, New Hampshire.  
 Gertrude Sargent, Plymouth Normal School, Plymouth, New Hampshire.  
 Mary Ida Steidl, St. Francisville Community High School, St. Francisville, Illinois.  
 Grace G. Thompson, Eastern Illinois State Teachers College, Charleston, Illinois.  
 Frances W. Ticknor, Hamilton Business College, Ann Arbor, Michigan.  
 Sister Gerard de Marie, Our Lady of Mercy Convent, Aylmer East, Quebec, Canada.

# Commercial Contests

V. E. BREIDENBAUGH

*Principal, Mooseheart (Illinois) High School*

COMMERCIAL contests, as they are conducted at present in most cases, do not contribute a great deal to the measurement of the ability of the participating students. Often an instructor's position depends upon the record made in the contest. School officials seem to lose sight of the fact that human beings err and that all students are not endowed with the motor ability, emotional control, and native intelligence necessary to compete in contests. Often a few students are given all the attention, and the rest of the class suffers.

One commercial instructor tried out students for typewriting before school closed for vacation; typewriters from the school were placed in the homes of the most promising students for the summer. The teacher gave these students private lessons during vacation; and when school opened the few students who had been trained during the summer were able to write about 40 words a minute. One can readily see how this school won the novice typewriting event for year after year, with a team average in the high 60's.

The cry from business is: "We want skilled writers, not simply fast writers."

What does it gain a student to be able to type 70 words a minute if he cannot spell "hat"; or if he writes shorthand at 120 words but transcribes at 15 words a minute? Somewhere along the way we are inconsistent.

We hear that the field for secretaries and stenographers is overcrowded. The field may be overcrowded with poor secretaries and stenographers, but there is plenty of room for good ones. My theory of education is that, no matter what the choice of vocation for the student, even though it be ditch digging, it is up to the school to make him a good ditch digger.

The student cannot be blamed for all his shortcomings. The teacher, I feel, should bear the brunt of the attack. If we

are judging the success of our commercial departments by the number of first places won in a commercial contest instead of by results achieved in or on the job, then it is no wonder we are being criticized for turning out poor products. The real test for the success of any vocational department is whether or not the graduate can get a job and hold it.

The friendships lost because of disagreement in checking papers and the selfish attitudes displayed by many participating teachers do not, to my notion, help the cause of education in general and commercial education in particular.

Although we participate in commercial contests, our objective is not to win the contest but to give our students a chance to mix and become acquainted with students from other schools.

To compare students on poise, emotional control, interests, vocabularies, and abilities, and to give the participating students a chance to mix socially and perform in a student society for one day, I believe is well worth the effort.

Our teachers will not lose their positions if they fail to win. Our students see what kind of competition they will have to face in obtaining a position, but they do not learn anything about the competition they will face in holding the position. We train our students for the position, not for the contest.

Last year one of my bookkeeping students said the biggest disappointment of his life was his defeat in the contest. I tried to console him by telling him that the outcome of a bookkeeping contest did not determine whether he would succeed on the job. He obtained a good position with one of the largest construction companies in Chicago. In one year he has had two raises in salary, and, according to his employer, will go far in accounting and estimating. This means more than the winning of a commercial con-

test in bookkeeping, especially when no two teachers can agree on the answer. It seems apparent that we shall have contests for some time to come. What can be done toward the improvement of the contest idea? I should like to offer the following suggestion:

Why not combine typewriting and shorthand into a dictation-and-transcription contest? Give the students a time limit and then base their winnings on the number of mailable letters they can turn out within the time limit. Instead of drawing hairline decisions on a misplaced comma or a split infinitive, decide the winners on the basis of mailable material. All those whose material is mailable and who have averaged a certain rate in transcription would receive a rating in the first division, as the ratings for the

National Music Contests are conducted.

Another idea for motivation by the use of contests is to form a league or conference of perhaps ten schools and draw up a schedule as in football and basketball. Choose five students from each school for a team and have them write during the year against the other teams. Different students can be used from time to time when someone on the team is defeated or outdistanced by another member of the class. Keep a record of the wins and losses, and at the end of the schedule present a cup to the winning school. This idea can also be worked out in shorthand, bookkeeping, and other commercial subjects.

I should like to have comments on these suggestions and plans that other teachers are using with satisfactory results.

### *N.A.C.T.T.I. to Meet in Cleveland*

THE National Association of Commercial Teacher-Training Institutions will hold its annual convention at the Hotel Hollenden, Cleveland, on Saturday, February 25.

The conferences throughout the day will be devoted to round-table discussions of pertinent business-education problems as they affect commercial teacher-training programs.

All commercial teachers and their friends are invited to the annual luncheon.

Forty-two institutions are members of the Association. Membership is restricted to commercial teacher-training institutions belonging to one of the following accrediting associations: New England Association of Colleges

and Secondary Schools, North Central Association of Colleges and Secondary Schools, Association of History Teachers of the Middle States and Maryland, Association of Colleges and Secondary Schools of the Southern States, The American Association of Teachers Colleges.

Applications for membership should be filed with the Association's secretary, Dr. Vernal H. Carmichael, Ball State Teachers College, Muncie, Indiana. Catherine F. Nulty, of the University of Vermont, Burlington, is president of the Association.

A detailed program of the convention will appear in a later issue of this magazine.

### *Distributive Conference Report Ready*

A "PRELIMINARY Report of the Distributive Education Conference," held on June 23 and 24, is now available and will be sent without charge to interested persons who request it. It can be obtained from the Commercial Education Service, Office of Education, Department of the Interior, Washington, D. C.

The report was prepared by Dr. Kenneth B. Haas, Special Agent for Distributive Education, and edited by B. Frank Kyker, Special Agent for Research in Business Education.

The purpose of the conference, as stated by Dr. J. C. Wright, Assistant Commissioner for Vocational Education and conference

leader, was "to obtain the counsel of representative leaders of education, labor, and the retail trade in the initiation and development of a sound program in distributive education."

In his greeting to the Conference, Dr. J. W. Studebaker, Commissioner of Education, stated that the duty of educators should be not to tell the learner on which side of partisan conflicts he should register his opinions, but to assist him in understanding what the differences and conflicting opinions are.

"Education," said Dr. Studebaker, "needs a balanced point of view, which can be obtained only through contact with all the phases and interests of American life."

# Preparing Our Pupils For Their First Interview

LAURA K. CHANEY

**W**HAT shall it profit a student if he gain all the knowledge in the world but lose or bungle his opportunities when he fares forth to his first interview?

And what about the second interview, and the third? Will he not lose his courage, his high hopes, and his self-confidence if he is rejected and perhaps humiliated each time he attempts to find a place for himself in this new and strange world of affairs?

We all know we should be "found wanting" when "weighed in the balance" if we did not daily endeavor to inculcate the principles of thoroughness and complete mastery into the consciousness of our students. But let us assume that this phase of John's and Mary's training has been accomplished in a meritorious manner. What then? Then they must find a place where they can make profitable use of this skill and knowledge—they must leave the familiar, friendly atmosphere of the schoolroom and "look for a job."

What has been done to prepare the pupils for this task? Is it enough to send them forth with words like: "Mr. Blank wants a stenographer; his office is in Room 1017 Oxford Building; apply for the job and tell him we sent you." That was the way my teacher sent me out on my first interview; and (I'm ashamed to admit) that is exactly the way I sent out numerous aspirants before I finally realized this was not the effective way.

In learning better ways, let us remember—it is not always the one who is best qualified but the one who knows best how to apply for the job who walks away with it.

What, then, is the first problem to consider? I think we all agree that our first duty in training students for this momentous occasion is to teach them to "sell" them-

selves so that the interviewer's interest is aroused when he gets his first glimpse of the applicant and he is completely satisfied when the short interview is over. His first thought should be: "This looks like the person I want." And his parting words should be: "I'm sure you are the right one for this position. Can you report tomorrow morning at 8:30?"

## *Appearance Important Factor*

How shall we go about this business of training our students to apply for jobs in a highly efficient manner?

Imagine that you are the employer. When an applicant enters your office, what first impresses you? It is whether or not this applicant is *dressed for business*. Perhaps she wears an afternoon ensemble; her hair is untidy; her manner, hurried and ruffled; perhaps she is ill at ease, abrupt in her approach, or is even chewing gum. It doesn't take you long to decide about *her*—in fact, you decide with your first glance.

Now the door is opened again, and what do you see this time? An applicant who is appropriately dressed—possibly in a dark blue suit or dress with white collar and cuffs, with neatly arranged hair and a becoming hat. She is calm, smiling, and self-possessed. In a well-modulated, pleasing voice this young person says, "Good morning, Mr. Blank. Mr. Goodnow, of the Model School, told me you needed an office worker. Will you please consider me for the position?"

After the preliminary greeting and questioning, this wise young person continues with something like this: "You might like to see some of my work and my diploma." While still speaking, she produces a neatly typed letter of application and some specimens of her school work. Like a true salesman, she displays a sample of her wares.



You notice that she employs the words "you" and "yours" and keeps her "I's" well in the background.

Here we have two effective suggestions for graduates when they are ready for "the great adventure": first—a pleasing and appropriate appearance and manner; second—the "you" approach.

There is a psychological moment for such training. We cannot wait until a few minutes before the decisive hour and then attempt to cram all these fine points and ideas into the mind of the applicant and expect him to remember them and to apply them. We must begin this training soon after the student enrolls.

Neither can we summon a student and bluntly say, "Your hair is not becomingly arranged; you are wearing too much or the wrong shade of make-up; your nails are too long and red; your manners are rude; you do not stand properly, sit properly, etc."

Perhaps you have heard the story of the hunchback prince who had a sculptor make a statue of him with a straight back and square shoulders. Each day the hunchback stood before the statue and said, "I am like that!" and in time he became as straight and as tall as the statue.

Why not employ the same tactics in the classroom? Why not display in a prominent place pictures suggesting correct posture, dress, manners, poise? You might even display a picture of well-cared-for hands, or a poster depicting the appeal of radiant health and cleanliness.

Of course, you will still need to be diplomatic in your "presentation speeches." We all know that many students cannot afford

to invest in new attire or beauty-parlor aids, but they *can* rid themselves of that common gum-chewing habit; they *can* be neat and clean in person and apparel; they *can* learn to sit and stand properly, to look at the person to whom they are speaking, to say "please" and "thank you"; and they *can* learn to smile!

Why not try this "power of suggestion" idea? At an opportune time, casually join a group that is examining a picture on the bulletin board and mention some of the many advantages of attractive appearance, nice hands, or cheerful countenance. Change the pictures frequently. Seize every opportunity to put in an encouraging suggestion.

Here is another idea—be a "living model." Exemplify these virtues in your own manner and attire—then watch for the improvement in your pupils!

In addition to correct bearing, manners, and dress, you can also teach the pupils to become past masters in the fine art of employing the words "you" and "yours" in their daily conversation. Make a game of it by suggesting that each time they are tempted to say "I like this or that," or "I want to do so and so," they change it to "Do *you* like this?" or "Where would *you* like to go?"

Interest in the other fellow is the loadstone that attracts, and if your students can learn to be interested in their fellow students, and can learn to think in terms of "you" while in school, they will do it easily and naturally when they apply for their first position. And they will get the job! Furthermore, they will hold it and they will advance.

## Pittsburgh Offers Courses in Distributive Occupations

ANYONE over sixteen years of age who is employed in any department or specialty store in Pittsburgh is eligible to enroll in one or more of the courses in distributive education offered by the Board of Public Education. Classes are held in the Fifth Avenue High School, under the direction of Dr. Elmer E. Spanabel, principal of the Holmes School.

The fall semester opened September 26; on October 1, Mr. Spanabel reported that

more than fifty classes had been organized.

This hearty response to the Board's announcement of the program is indicative of the interest in and the need for scientific training in merchandising and selling.

The courses, which are designed to help employees advance to positions of greater responsibility, include instruction in voice and speech improvement, personality, applied psychology, practical mathematics, store organization, and modern trends in retailing.

# Consumer Education Notes

RAY G. PRICE

*Assistant Professor of Commercial Education, University of Cincinnati*

SOMEONE once remarked, in discussing the problem of consumer education, "Why worry about such problems as insurance, investing, buying a home, etc., when most consumers do not have money with which to buy insurance, securities, and homes."

The report of the National Resources Committee, just released, is the most thorough and comprehensive research ever made on the distribution of incomes in the United States. The report includes the 128,000,000 consumers in 1935-36 who shared the national income of \$60,000,000,000.

If the national income had been divided equally among all, each member of our society would have received \$9 per week.

The actual income of America's average family in 1935-36 was \$22 per week. One-half the families in America received more than \$22 per week and the other half received less than \$22 per week.

More than one-fourth of our families live on less than \$750 a year. Two-thirds of our families had less than \$1,500 a year. A typical American family had four members. The *Consumers' Guide* for September, 1938, presents an interesting and graphic picture of consumer incomes in the United States. The facts given here are only a few of those given by the report.

These figures represent a real challenge to consumer education. The very fact that America is "rich in consumers" but has few "rich consumers" enhances the need for more intelligent selection and wise use of goods and services.

## Rural Consumer Education

Scattered over 1,789 counties, they (home demonstration agents) work under district and State leaders . . . By "shopping tours," lectures, and testing demonstrations, they teach farm housewives what to look for when they buy. Armed with these facts, the rural consumer is in a better position than her urban sister to know how the prod-

ucts she buys should be graded or labelled for intelligent buying. Whether or not she is able to get this information when she shops is another matter.

The home demonstration agent is the general practitioner, as it were, in advising on rural consumer troubles. Her goal is to help the farm family get a better living by teaching the farm wife how to be an economical and informed consumer—either by making more efficient use of farm-grown products, or by learning to stretch her pennies when she buys.<sup>1</sup>

## "Agents of Moscow"?

You hear a good deal of talk from time to time concerning "anti-commercialism" in the universities and colleges. The professors, so runs the theory, by their intellectualization of economics are becoming agents of Moscow. *Printers' Ink* itself has had articles, written by outsiders, all going to show that the economics professors are giving business a "phony slant." And advertising, of course, takes the first rap.

*Printers' Ink* decided to make an investigation of its own to see just what the comrade professors thought about advertisers. To make the survey as impartial as possible, we sent out letters and questionnaires to economics professors in liberal arts colleges, as well as to professors of advertising in business schools . . . And although the result of this survey brands the professors as neither Pollyannas nor Communists, it may be a fair indication of how they think. . . .

Economics professors' opinions as to the most common bases of criticisms of advertising were as follows:

- a. Advertising as economic waste within the capitalist system (9 yes; 3 no).
- b. Advertising as a pernicious feature of the capitalist system which is itself pernicious (3 yes, 6 no).
- c. Advertising as untruthful (10 yes, 2 no).
- d. Advertising as vulgar or in bad taste (10 yes, 2 no).

The advertising professors answered the same questions in the following manner:

Of 17 answering the question on advertising's being economic waste, 12 thought definitely it was not; 5 thought that in some cases it was.

Of 16 answering the question on advertising's

<sup>1</sup> *Consumers' Guide*, October 10, 1938.

being a pernicious feature of the capitalist system, which is itself pernicious, all of them said no.

Of 20 answering the question on advertising's lack of truth, 2 thought it was untruthful in all too many cases; 12 thought it was not.

Of 19 answering the question on advertising's being vulgar or in bad taste, 8 thought it was; 11 thought it was not.<sup>2</sup>

### **Write Your Congressman Twice a Year**

The last session of Congress succumbed to a relentless consumer bombardment and passed two important bills.

A new Federal Food, Drug, and Cosmetic Act found a place on the statute books on June 25, 1938. The outstanding points of difference between the old and the new law for consumer protection are these:

The new law prohibits the interstate sale of any new drug which has not first received official examination and approval.

Cosmetics are brought under control, and any that may be injurious to health are outlawed.

The sale of therapeutic devices and contraptions not included in the old law is now under governmental regulation. It looks as if men are going to have to grow bald without the aid of the electric skull cap which "makes hair grow on bald heads."

The new law brings under regulation drugs used for diagnosing diseases and drugs used to "affect the structure or any function of the body." Reducing drugs are included under this provision. "It's smart to be stout" will probably be the cry of the women of tomorrow.

Definitions and standards of identity and quality for food products are provided for. (In other words, how much water can you soak into oysters and still sell them as oysters?)

There are other important provisions of this new law which will give additional protection to the health and purse of Mr. and Mrs. Consumer.

The Wheeler-Lea bill has placed the regulation of advertising under the Federal Trade Commission. The Commission has already gone into action and stopped many unwarranted claims for various products. First to go were the exaggerated, misleading, and untrue statements of cosmetic advertisers—*precious oils that make your skin look younger . . . filtered sunshine in the form of*

*Vitamin D . . . skin food . . . grows eye lashes . . . stirs the under skin.*

What about some brain food?

### **A Report by Dr. Douglass**

"Secondary Education for Youth in Modern America" is the title of a report to the American Youth Commission of the American Council on Education.

Dr. Harl R. Douglass, the author, says in discussing some trends in American life:

Statements in advertising matter are not formulated primarily on the basis of giving the public accurate and important information, but for the purpose of inducing purchases. The huge sums of money that may be spent profitably on advertising command the highest degree of skill in presenting irresistible advertising campaigns and copy.

Along with these developments, science has helped to produce not only many better and badly needed new types of goods but also articles actually inferior in quality but so like those of superior quality that prospective purchasers find it difficult to distinguish them. . . .

Still another promising approach is the long-time educational one, but perhaps even more effective, and certainly more in conformity with American tradition, is the scientific education of purchasers through the schools. Here is a rich and inviting field for instruction in the natural sciences, the social sciences and the household and industrial arts.

### **This'n That**

When the 5,000 employees of a large mid-western city opened their pay envelopes recently, they found a printed leaflet, signed by the city manager, urging them to spend their money wisely. Some of the sound advice given was:

Think twice before you go into debt.

Don't let high pressure salesmen and "easy down payment" plans tie up too much of your future earnings.

Don't buy things you don't need and can't pay for.

Live within your income. Be a good manager.

Perhaps the school has a responsibility here in respect to the future wage earners.

How many schools in the United States are teaching consumer education? I should like to hear from every school that is attempting some form of education that will be of direct aid to the student as a consumer. Tell me in which department or departments of the school this work is being carried on and something of the topics being taught.

<sup>2</sup> John K. Massey, "College View of Advertising Not Moscow Tainted, Say Comrade Professors," *Printers' Ink*, October 20, 1938.

# The Lamp of Experience

HARRIET P. BANKER  
EDITOR



I have but one lamp  
by which my feet are  
guided, and that is the  
lamp of experience.  
—Patrick Henry.

## Decorating Christmas Trees

DURING the holiday season, I have found the device described in the following paragraphs helpful in arousing and maintaining student interest in typing tests.

An advanced typist designs, on the typewriter, a Christmas tree for each typing class. The trees are mounted on the bulletin board. The purpose of our game is to decorate the trees on the basis of results of typing speed tests. Paper dots in different colors are used as decorations.

The colors have the following significance: red dots indicate five-minute tests; blue, ten-minute tests; gold or silver, fifteen-minute tests.

The speed of the test is shown by the level at which the dot is placed on the tree. High on the tree, for example, the dots mean a high rate of speed. The student's name, with his speed and accuracy rates, may be written near the dot.

Ten-minute tests with more than ten errors are not recorded on the tree. Other accuracy requirements, if desired, may be set up.

The ambition of each student is to have a decoration high on the tree, the most coveted position being the tip.

A spirit of competition among the classes is introduced by having the different classes work as groups. Each group tries to have more decorations on its tree than any other.  
—Elizabeth Beldon, Mitchell (Indiana) High School.

## Judgment Day

I HAVE developed a plan for judging shorthand specimens that has proved not only very popular with the students, but also effective as a means of developing a critical faculty on their part. The plan is this:

Twice a month we have what we call Judgment Day. The preceding day, I collect shorthand papers, remove the names of the writers and substitute numbers, and lay the papers side by side on a flat surface. Each student examines the specimens, chooses one as the best, and writes the number of the specimen and his own name on a slip of paper, and drops the slip into a sealed ballot box.

The next morning, one student is appointed to open the box and read the votes, while another student goes to the blackboard to write down the votes as they are read. The numbers receiving votes are written one under the other at the left side of the board. Each vote is indicated by a vertical stroke opposite the proper number, with every fifth vote indicated by a line drawn diagonally through the preceding four strokes.

After the votes are counted, I read the names corresponding to the numbers on the board and they are written opposite the numbers with which they correspond. At the end of six or eight weeks, the record kept of these votes is examined and prizes are awarded to the three students in the lead.  
—Mrs. J. P. Peterson, Humboldt College, Minneapolis, Minnesota.

## Basketball Tournament

JUST before the annual basketball tournament, I capitalized on the excitement and enthusiasm which is rampant in the school at that time by holding a speed-and-accuracy tournament in my typing class of twenty-eight pupils.

Four captains were appointed; each captain chose members for his team. The teams were designated "Blues," "Reds," "Blacks," and "Greens." The names of the players were listed on a large wall chart, in columns headed by the team name. Each list was written with colored chalk to match the name of the team. At the left of the chart, we drew the figure of a basketball player in the act of tossing the ball.

These preliminary arrangements were made a week before the tournament took place, to give the captains an opportunity to encourage all team members to do extra work and outside practice in preparation for the "matched games."

On the day before the first games were to be played off, lots were drawn in order to match the teams against one another.

The tournament consisted of ten-minute speed and accuracy tests written simultaneously by everyone in the first two teams. These tests were scored for speed and accuracy ratings, and the average of each team was taken. The team with the higher average was the winner for that day.

The next day, the two other teams ran off their matches and the third day was used for winning teams to play off the finals.

Star players on each team had gold stars placed after their names on the chart. This, I found, encouraged both individual and team competition.—*Mary A. Hoagland, Pershing County High School, Lovelock, Nevada.*

### Reading For Profit

ON Monday, every shorthand student is given a copy of the *Gregg Writer*, from which some article is selected to be studied and read to the class the following Friday. Students must come to class on Friday, for our "Reading Lesson," fully prepared to read *fluently* the article that has been selected.

I find that this method has the following advantages:

1. It brings the students in contact with the *Gregg Writer*.

2. It enables the students to become better shorthand readers

3. It gives them the latest shorthand "news," for they read other articles than the one assigned.

4. It makes the students feel that they are learning when they are able to read articles written by other shorthand writers.

5. They learn many new outlines.

The students enjoy this practice, and the articles are so varied so that their interest in the assignments does not lag.—*Sister M. Constance, St. Mildred's High School, Laurel, Maryland.*

### An Accuracy Contest

THE pupils in both the beginning and advanced typing classes enjoy the following game, which we call "Brownie":

I give the class a sentence which they must type for one minute without error. When a pupil has typed five different sentences, a minute at a time, with no errors, he may draw the body on a sheet of paper provided him for his drawing. To draw the head, a pupil must type four sentences, each for a minute, without error. Thereafter, each minute of typing with no errors entitles the pupil to add another part to the figure. In order to finish the drawing, the pupil must have typed twenty minutes without error, but the twenty minutes are not necessarily consecutive. The body must be drawn first; then the head; after that the parts may be added in whatever order the pupil wishes.

Each part represents sentences typed without error for the length of time indicated. The figures stand for minutes.

Body, 5; head, 4; curl, 1; ears (each), 1; eyes (each), 1; nose, 1; pupils in eyes (each), 1; eyebrows (each), 1; mouth 1.

The object of the game is to see who can complete his drawing first. Ordinarily, only one feature may be added at a time; but, occasionally, to introduce an element of variety, a pupil may type for a two- or a three-minute period, which entitles him, provided he makes no errors, to add two or three features according to the length of time he has typed. An error in the work done in the two-minute period of sustained typing disqualifies the copy, but in the three-minute period one error is permissible, though



it limits to one feature the possible additions to the drawing.—*Isabelle Purnell, High School, Farmersville, Illinois.*

Shorthand Lexicon

IN playing this game, we use cards about the size of ordinary playing cards. Each of the shorthand characters for the vowels, diphthongs, and the consonants is written on a separate card. Three sets of the vowel and diphthong cards are made, and two sets of the consonant cards, including the blends. The vowel and diphthong cards have a value of five points. The consonant cards are valued at three points each. The value is indicated on each card by a figure 5 or 3.

After the cards are shuffled and dealt, the player to the left of the dealer starts the game by forming a word of not more than four shorthand characters, placing his cards in proper sequence in the center of the table. This foundation forms the nucleus around which the other plays are to be made.

The player second to the left of the dealer then makes a word by joining one or more of his characters to any one of the characters used by the first player.

The player next in sequence does the same, beginning with any of the cards already played. No combination, up or down, to the right or left, is permissible unless it forms a word.

The illustration following shows an un-

finished hand that started with the word acute.

The hand continues until one player has played all his cards. The other players then add the numbers on the cards remaining in their hands and score accordingly. When one player has scored fifty the game is over. The lowest score wins.



KEY

<u>Across</u>	<u>Vertical</u>
acute	copra
prim	ray
rack	trick

Any number of persons may play, but the game is most interesting when there are from seven to ten players.—*Mary Ellen Bateman, High School, Terrell, Texas.*

Here and There

A. PARK ORTH has been appointed to the staff of the Department of Business Education at State Teachers College, Bloomsburg, Pennsylvania.

Mr. Orth is a graduate of the Drexel Institute of Technology and holds two degrees from the University of Pennsylvania. He has also studied at Pennsylvania State College and at Temple University, where he has been admitted to candidacy for the doctorate.

Mr. Orth's teaching experience was obtained in the high schools of Camden (New Jersey), Chester and Harrisburg (both in Pennsylvania); and in Temple University, Rider College, and State Teachers College (Indiana, Pennsylvania).

In addition to his teaching experience, he

has had practical business experience in public accounting and auditing, real estate, insurance, and retail selling.

DALLAS College of Southern Methodist University, of Dallas, Texas, announces the engagement of Miss Eva Lee Hagar as head of the secretarial training department.

Miss Hagar holds degrees from North Texas State Teachers College and the University of Chicago. She has taught in the public and evening schools of Tulsa, Oklahoma, and was formerly head of the secretarial department of Coffeyville (Kansas) Junior College. She has had much business experience also.

G. O. Clough is director of Dallas College.

# Forty-first N. C. T. F. Convention

THE forty-first annual convention of the National Commercial Teachers Federation will be held at the Sherman Hotel, Chicago, December 27-30.

President George E. McClellan and his official staff have prepared a comprehensive and timely program in all the branches of business education. Because an advance copy of the entire program appears in the current issue of the Federation *Digest*, we are giving below only the main events.

## TUESDAY, DECEMBER 27

*Morning:* All-day meeting of the National Association of Accredited Commercial Schools, Dr. E. M. Hull, president.

*Afternoon:* Meeting of the Chicago Area Business Directors Association, V. E. Breidenbaugh, president.

Meeting of the American Association of Commercial Colleges, J. I. Kinman, president.

*Evening:* Informal dance and reception.

## WEDNESDAY, DECEMBER 28

*Morning:* Official opening of the first general session by President McClellan. Harry C. Spillman, well known author and writer, of New York City, will address the convention on "Building the World of Tomorrow."

*Afternoon:* Section meetings as follows:

**PRIVATE SCHOOLS DEPARTMENT.** E. E. Gard, president. Speakers: Homer Pace, W. A. Robbins, Bruce Gates, Claude Stone, and J. Evan Armstrong. Discussion leaders: J. I. Kinman, W. M. Roberts, P. S. Spangler, and Thomas M. Peirce.

**PUBLIC SCHOOLS DEPARTMENT.** David E. Johnson, president. Theme: Successful Methods of Rating and Developing Student Personalities. Speakers: Elvin S. Eyster, Hiram N. Rasely, and Clyde I. Blanchard. Discussion leader: Miss Mildred M. Payne.

**CLASSROOM TEACHERS CLINIC.** Chairman, Miss Olive Marshall. Subject: "Eight Typical Direct-Method Lessons in Shorthand."

**PUBLIC SCHOOL ADMINISTRATORS CLINIC.** Chairman, David E. Johnson. Subject: "Commercial Department Responsibility for Extra-Curricular Activities."

*Evening:* Banquet of the National Association of Accredited Commercial Schools.

## THURSDAY, DECEMBER 29

*Morning and Afternoon:* The following round-table programs will be held:

**SECRETARIAL.** Theme: Goals and Their Achievement in the Secretarial Subjects. Speakers: Fred

M. Tidwell, S. J. Wanous, Ray Abrams, Bernhard Borgen, Arnold Schneider, Helen Merrill.

**ADMINISTRATORS.** Theme: The Organization, Administration, and Supervision of Classes in Distributive Education. Speakers: Kenneth B. Haas, Agnes Huberty, J. R. Anderson.

**COLLEGE INSTRUCTORS.** Panel discussion of ten major problems in the training of commercial teachers. Panel Members: Harvey A. Andruss, Ann Brewington, Jane Clem, Lloyd Douglas, John M. Trytten, August Dvorak, Frances E. Merrill.

**BOOKKEEPING AND ACCOUNTING.** Themes: Problems in Teaching Bookkeeping in the Smaller School, and Social Security and Payroll in the Accounting Curricula. Speakers and Discussion Leaders: P. O. Selby, F. V. Unzicker, H. E. Wheland, John F. Sherwood, P. W. Cutshall, H. E. Barg.

**SOCIAL-ECONOMIC.** Theme: Social-Economic and Personal Business Training for All. Speakers: A. B. Zu Tavern, McKee Fisk, R. J. Hosler, G. Henry Richert, J. E. Zimmerman, Robert Finch, James O. Thompson, H. H. Maynard, Lloyd Jones.

**OFFICE MACHINES.** Theme: Course Content and a Testing Program for Office-Machine Classes. Speakers: Vernal H. Carmichael, H. D. Brohm, Peter L. Agnew, J. I. Kinman, George A. Meadows, George Hittler, Mae LeMotte, A. Stern.

**PRIVATE SCHOOL INSTRUCTORS.** Addresses: How to Provide for Individual Differences in Shorthand Instruction; Personnel Department Experience with Business School Graduates; Book-keeping Training for Secretarial Students; Taxation and the Business School Curriculum. Speakers and Discussion Leaders: Laura Wurtzel, Catherine MacDonald, Mary A. Kennedy, T. E. Backstrom, M. A. Kramer, G. A. Spaulding, T. W. Wauchope.

*Evening:* Annual dinner dance.

## FRIDAY, DECEMBER 30

*Morning:* General Assembly and business.

### Many Social Affairs Planned

Paul Moser, president of Moser Business College, Chicago, heads the local hospitality committee, and every moment not devoted to the more serious part of the program has been filled by this committee with social features befitting the occasion.

### Membership Reaches New High

Under the vigorous leadership of Membership Chairman W. D. Wigent and his associates, the Federation membership is headed toward a new high.



GEORGE E. MCCLELLAN  
President



NETTIE M. HUFF  
First Vice-President



M. E. STUDEBAKER  
Second Vice-President



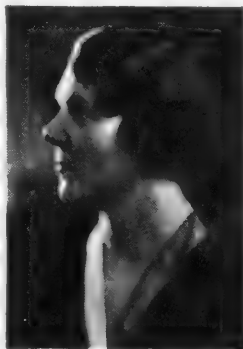
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Accounting



W. G. DALLAS  
Social-Economic



H. H. GREEN  
Secretarial



FRANCES BOTSFORD  
College Instructors



THOMAS A. REDFIELD  
Office Machines



A. C. STEPHENS  
Private School Instructors



# on the Lookout

**ARCHIBALD  
ALAN  
BOWLE**



Let Mr. Bowle help solve your  
equipment and supplies problems.  
He'll be glad to hear from you.

**16** The Kamket Corporation introduces the Kamket punch, described as a practical, efficient appliance for use in punching accounting reports, contracts, briefs, proposals, etc., for binding in the Kamket covers.

**17** Do you need, in your teacher's lounge, a place where you can hang your hat with the assurance that it will *hang* and not fall to the floor? Sanymetal steel costumers have modern lines, imitation wood finishes, and "balanced" construction, and are guaranteed to stay upright even when the load is all on one hook. There are no rough edges to catch the clothes. The Sanymetal Products have a fine costumer here.

A. A. Bowle

December, 1938

The Business Education World

270 Madison Avenue, New York, N. Y.

Please send me, without obligation, further  
information about the products circled below

16, 17, 18, 19, 20, 21

Name .....

Address .....

**18** A beautiful combination lamp and desk set has been added to the Gregory Fount-O-Ink Company line. It is plated in satin bronze. A light switch is within easy reach of the right-hand side of the lamp, while the ink container and pen form the latest type of desk set. It would be suitable for any executive's desk.

**19** "Drat that ink!" Now! Now! No need for such remarks if you have the new "Ink Off" cleanser, made to remove stencil duplicator inks and other similar stains. Kletam Manufacturing Company makes it. I learned of this recently, after someone had asked me for details of such a cleanser.

**20** Some time ago I mentioned the List Finder, that handy address index with the indicator that you point to the initial letter of the name you are seeking. Once the indicator is in place, a press on a spring at the bottom pops the index open at the proper letter of the alphabet. Model K, somewhat wider and with more room for names, numbers and addresses, is now on the market. Good for a gift this Christmas time!

**21** There seems to be a distinct trend toward the teaching of office machines. During the last few conventions I have attended, a swarm of requests for books on this subject have come in. Of course I've recommended the "Office Machine Practice Series," by Katenkamp, and "Office Appliance Exercises," by Ely and Beaver. Then the conversation has turned to the question, "What machines should form the core of such a course?" The best answer to that question is the list of "Minimum Equipment Recommended" which I have mentioned in this column before. I still have that list—now revised to meet present-day demands—and it is yours for the asking. An excellent discussion by Earl P. Strong, "Your School Can Afford Office Machine Instruction," appeared in the B.E.W. for April, 1938. Copies of that issue are 10 cents while the supply lasts.



B. E. W. Student Clubs Department

## Periodicals for Program Makers

ROBERT H. SCOTT

**C**LUB members must be made to understand that good club programs are *planned*. When students request program material they should be given concrete suggestions.

In order to lay out the best possible programs, each club secretary and sponsor should have a number of periodicals at hand for reference. It is important too, that the master minds on the club's planning board, like Francis Bacon, "take all knowledge to be their province." A broad outlook is a vital thing in commercial education.

Faculty members know that experience is a great teacher. But what a waste of time to try to *experience* everything! It is sometimes impossible, often futile, and it may be disastrous.

Periodical publications cover every field. From periodicals it is possible to learn what the experiences of others have been. A judicious evaluation of these is often as valuable as actual experience.

Commercial education is well represented in the field of periodical literature. The subject of clubs and hobbies is inexhaustible. The getting together of a good library does not take a great deal of time, and it is not expensive for a group. Many interesting bulletins are free. Professional and hobby magazines, being sold by subscription rather than on news counters, are comparatively cheap, usually \$1 a year. No matter how much money is put in this phase of club work, the results make it decidedly worth while.

Club librarians, and club members, too, should be encouraged to collect back numbers and in some cases complete volumes. Back numbers are full of ideas and information that never grows old. Current issues provide up-to-the-minute material.

At the time when clubs are making up their budget for the year, two or three

periodicals should be provided for. The following list should serve as a springboard for those interested in the field of periodical literature for clubs and hobbies.

**AVIATION.** A monthly magazine which covers all business and technical developments in private and industrial flying, including production, operating, and maintenance. \$3. 330 West 42d St., New York, N. Y.

**THE BENJAMIN FRANKLIN GAZETTE.** Official publication of the International Benjamin Franklin Society. Free to members. 2305 Woolworth Building, New York, N. Y.

**BETTER LETTERS IN BUSINESS.** Of interest to teachers of business letter writing. \$2. Monthly. 4416-18 Elston Ave., Chicago, Ill.

**THE BOOK TRADE JOURNAL AND LIBRARIANS' GUIDE.** The weekly international journal for publishers, booksellers, book collectors, librarians, authors. Mitre Chambers, Mitre Street, London, E.C. 3, England.

**BUSINESS WEEK.** A weekly publication presenting the news in perspective, giving the background of events, and projecting them by discussing their implications, probable effects, and trend-significance. \$5. 330 West 42d St., New York, N. Y.

**CAMPING WORLD.** A magazine for recreation leaders. \$2. 11 East 44th St., New York, N. Y.

**THE COACH.** An athletic publication for the exchange of ideas among schools. Published six times a year. Free to customers of Lowe & Campbell and Horace Partridge. Lowe & Campbell Athletic Goods Co., 703-705 Main St., Cincinnati, Ohio.

**THE COIN COLLECTOR'S JOURNAL.** For those interested in classical, medieval, or modern coins. tokens, medals, paper money. \$1. Monthly. Scott Stamp & Coin Co., Ltd., 1 West 47th St., New York, N. Y.

**CONTEST NEWS.** Information about advertising contests, and radio, newspaper, and periodical announcements, with hints for limericks, slogans, recipes, etc. A six months' subscription and booklet, "How to Prepare Manuscripts and Contest Entries." \$1. Monthly. 512-A Fourth St., Toledo, Ohio.

**THE DANCE OBSERVER.** Modern dance, ballet, folk dance, studio, organization, college news, reviews, books, correspondence, editorials, articles on personalities and arts related to the dance. Monthly. \$1.50. 144 W. 16th St., New York, N. Y.



**THE FIRST AIDER.** For the exchange of ideas regarding the conditioning and training of athletes, the discussion of training-room problems, and the care and treatment of minor injuries in athletics. Free to coaches and trainers. Six times a year. The Cramer Chemical Co., Gardner, Kansas.

**FORBES.** The complete business magazine. \$5. Bi-monthly. 120 Fifth Ave., New York, N. Y.

**FORECAST.** For home economists. Monthly, September-June. 6 East 39th St., New York, N. Y.

**THE GREGG WRITER.** For secretaries, stenographers, and typists. \$1. Monthly except July and August. 270 Madison Ave., New York, N. Y.

**HEALY'S CONTEST BULLETIN.** "The cream of prize contests." Lists more than 250 contests each month, offering prizes for photos, bright sayings, jokes, essays, poems, letters, slogans, household hints, recipes, etc. Winning entries and helpful articles by leading contestants. Monthly. 20 W. Washington St., Oklahoma City, Okla.

**THE HIGH SCHOOL THESPIAN.** Devoted to the interests of high school dramatics. Official publication of the National Thespian Dramatic Honor Society for High Schools. \$1.50. Published five times during the school year. The National Thespians, Campus Station, Cincinnati, Ohio.

**HOBBIES.** For collectors. \$2. Monthly. 2810 S. Michigan Ave., Chicago, Ill.

**THE JOURNAL OF HEALTH AND PHYSICAL EDUCATION.** Official publication of the American Association for Health and Physical Education. Principles and methods in school health, physical education, and recreation. Monthly, September-June. Free to members. 311 Maynard St., Ann Arbor, Michigan.

**THE JUNIOR RED CROSS JOURNAL.** For senior high schools. \$1. Monthly, September-June. American National Red Cross, Washington, D. C.

**"KIT."** A pocket recreation guide. \$1. Quarterly. Church Recreation Service, Delaware, Ohio.

**LAGNIAPPE.** An exceptionally worth-while drama newspaper. Six times each season. Free. Rowe, Peterson & Co., 1911 Ridge Ave., Evanston, Ill.

**LEISURE.** The magazine of a thousand diversions. The purpose of this magazine is to present, from a human-interest angle, all the worth-while diversions in season, to encourage persons of all ages to spend their free time in constructive, cultural, and pleasurable pursuits. \$1. Monthly. Frederick E. Atwood, 683 Atlantic Ave., Boston, Mass.

**MODEL AIRCRAFT BUILDER.** A magazine devoted to experimental aviation. Plans and instructions for models of various types; news of various experiments and club activities. 142 West 24th St., New York, N. Y.

**NATION'S BUSINESS.** Important and significant business news. \$3. Monthly. Chamber of Commerce of the United States, 1615 H Street, N. W., Washington, D. C.

**NATURE MAGAZINE.** Interpreter of the great outdoors. Rotogravure section in every issue. Monthly. 1214 Sixteenth St., N. W., Washington, D. C.

**THE OPEN ROAD FOR BOYS.** \$1. Monthly. 729 Boylston St., Boston, Mass.

**OPPORTUNITY MAGAZINE.** A magazine of direct selling. Monthly. Room 625, 333 N. Michigan Ave., Chicago, Ill.

**PLAYERS MAGAZINE.** Official publication of National Collegiate Players. A national journal of educational dramatics devoted to news of dramatic works in high schools and colleges. Bi-monthly. \$2. Box 226, Peru, Nebraska.

**PRINTERS' INK MONTHLY.** Gives a close-up view of sales, advertising, and marketing. \$2. 185 Madison Ave., New York, N. Y.

**QUILL AND SCROLL.** Official magazine of the International Honorary Society for High School Journalists. Bi-monthly during the school year. Medill School of Journalism, Northwestern University, 339 E. Chicago Ave., Chicago, Ill.

**RECREATION.** Practical and inspirational articles for the recreation worker, teacher, club leader, and church worker. \$2. National Recreation Association, 315 Fourth Ave., New York, N. Y.

**SAFETY EDUCATION MAGAZINE.** Colored posters, graded lesson outlines, short plays, stories, and informational articles. \$1. Monthly. Education Division, National Safety Council, One Park Ave., New York, N. Y.

**SCHOOL ACTIVITIES.** The national extra-curricular magazine. \$2. Monthly, September-June. 1515 Lane St., Topeka, Kansas.

**THE SCHOOL ARTS MAGAZINE.** Suggestions for making school art work creative. Monthly, September-June. \$2. 347 Printers Bldg., Worcester, Mass.

**SCHOOL SCIENCE AND MATHEMATICS.** For science and mathematics teachers and students. \$2.50. Monthly, October-June. 3319 N. 14th St., Milwaukee, Wisconsin.

**SCIENCE AND MECHANICS.** Latest developments in science, mechanics, and inventions. \$1. Bi-monthly. 800 North Clark St., Chicago, Ill.

**SCOTT'S MONTHLY JOURNAL.** Lists all the new stamps, pricing most of them, and notes each month all price changes affecting Scott's Standard Postage Stamp Catalogue. \$1. 1 West 47th St., New York, N. Y.

**SCOUTING.** A magazine of information for scouters. \$1. Monthly except August. Boy Scouts of America, 2 Park Ave., New York, N. Y.

**SPECIALTY SALESMAN MAGAZINE.** National monthly for men and women who sell. \$1. 307 N. Michigan Ave., Chicago, Ill.

**THE SPORTSMAN PILOT.** "Who's Who" of aviation; yarns of air travel and flying experiences. \$3. Monthly. 515 Madison Ave., New York.

# Motion Pictures



## FOR BUSINESS EDUCATION

### LAWRENCE VAN HORN

**L**IBERTY NATIONAL BANK & TRUST CO., Louisville, Ky. Borrower pays transportation charges. An illustrated article pertaining to the film was published in the April, 1938, issue of the *Burroughs Clearing House*, published by the Burroughs Adding Machine Co. This film has been exhibited at many banking-association meetings.

*Liberty National Bank in Pictures.* 1 long reel, about 44 minutes, free loan, 16mm., silent. Shows branch banks and the activities of employees, talking with customers, counting money, sorting checks, operating adding machines, closing the vault door, opening the night depository, making loans, cancelling checks, etc.

**FRENCH TOURIST OFFICE**, French Chamber of Commerce of the U. S. A., 4 East 52d St., New York, N. Y. Borrower pays transportation charges both ways, handling charges 50 cents per reel. Write for complete lists. Four films available, 35mm., 1 reel, sound, in French and English. Also celluloid lantern slides, with lectures in French, pertaining to France and some of its colonies; and glass slides, with lectures, on Paris and many sections of France and famous paintings.

**ITALIAN TOURIST INFORMATION OFFICE**, Rockefeller Center, 626 Fifth Ave., New York, N. Y.; 333 North Michigan Ave., Chicago, Ill.; 604 Montgomery St., San Francisco, Calif. 16mm and 35mm. sound-on-film, suitable for classes in geography. Borrower pays transportation charges both ways plus a handling charge of 50 cents.

*Sicilian Spring.* 16mm., 1 reel, 10 to 15 minutes, 550 ft., English; 35mm., 1 reel, 10 to 15 min-

utes, 1200 ft., Italian. Splendid views of Taormina showing Mt. Etna, the beaches, hotel life, and the Greek Theatre, with music and conversation. Scenes of peasants, Greek ruins, Greek dances in Syracuse.

*Snow in the Dolomites.* 16mm., 2 reels, 20 minutes, 750 ft.; 35mm., 2 reels, 15 minutes, 100 ft. The sound is music only. English captions. Scenic views, skiing, hotel life in Cortina.

*Pompeii.* 16mm., 1 reel, 10 to 15 minutes, 400 ft., Italian; 35mm., 1 reel, 10 to 15 minutes, 800 ft., English. Music and conversation. Excellent views and general description of the ruins.

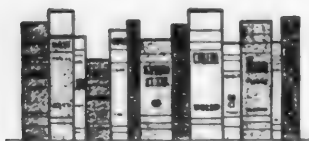
*Venice.* 16mm., 1 reel, 10 to 15 minutes, 400 ft. Music and conversation in English. Scenes of Piazza San Marco, Grand Canal, smaller canals, and palaces; gondolas going to market; carnival scenes.

*Greek Dances in Paestum.* 35mm., 1 reel, 10 to 15 minutes, 800 ft., English. Music only.

**PAN AMERICAN UNION**, Section of Motion Pictures, Washington, D. C. For additional information regarding films, refer to the May, 1938, issue of the B. E. W.

*Coffee—From Brazil to You.* New, 16mm. or 35mm., 2 reels, sound, with narration and a musical background. Photographed in Sao Paulo. Traces the complete process in bringing coffee from the plantation to consumer. Production, processing, and distribution.

**UNITED STATES FILM SERVICE**, The National Emergency Council, Commercial Building, 14th and G Sts., N. W., Washington, D. C. A very fine 16-page mimeographed "Directory of U. S. Government Films," released in September, gives a complete list of the various departments of the government and the films which they distribute. Sent on request.



# Your Professional Reading

**JESSIE GRAHAM, Ph.D.**

Let Dr. Graham's authoritative reviews guide your professional reading. She is constantly on the lookout for new books, articles, and tests on business education.



## Youth Tell Their Story

By Howard M. Bell, American Council on Education, Washington, D. C., 1938, 273 pp. (pasteboard cover).

This report of fact and opinion is based on personal interviews with more than 13,000 Maryland young people, between the ages of 16 and 24. Young people being much the same in all parts of the country, those who supplied the material for this book are qualified to speak for their 20,000,000 contemporaries throughout the United States.

The interviewers were evidently sympathetic and understanding, for these young people spoke freely. Instead of criticizing present conditions in general, they accept them. Mr. Bell points out that if these responses are typical, we should give some thought to the dangers of developing a generation of apathetic youth.

The conclusions drawn from this investigation by Dr. Homer P. Rainey, Director of the American Youth Commission, indicate that the following are needed:

- Equalized educational opportunities.
- Employment for youth as they emerge from their secondary school experience.
- Provision for their economic security.
- Adequate and appropriate vocational guidance and training.
- Thorough reorganization of secondary education.
- Training of youth and adults for constructive use of leisure time.
- Attention to social and personal hygiene.
- Citizenship training.
- Community planning for youth.

All these needs are revealed as of current pressing importance, yet any one is sufficient to keep a whole generation of school people busy.

Youth is discussed in relation to home, school work, play, church, and attitudes. Attractive pictorial graphs illustrate the text.

Among the many relationships brought out is the matter of economic determinism. Table after table reveals that the father's occupation is a determining factor not only in the amount of schooling received by young people, but also in the wages paid them.

We don't usually think of statistical tables as being pathetic, but these tables arouse our sympathies—for example, the comparison of "what they want" and "what they get" in the matter of jobs. Only about one-seventh of those who wanted professional or technical work obtained it. Nobody, of course, wanted a relief job, but 300 young people got them. A surprising fact is that one-half again as many young folks got office and store jobs as wanted them. The extras are probably the disappointed professionals.

Sample comments made by young persons are included under each section. They are both saddening and laughable.

The teacher who wishes more adequate understanding of his pupils cannot afford to miss this report.

## The New High School in the Making

By William L. Wrinkle (Director of the Secondary School, Colorado State College of Education), American Book Company, New York, 1938, 318 pp., \$2.

The philosophy of progressive education in action is illustrated in this book. The Secondary School of the Colorado State College, Greeley, is the author's laboratory. His discussion is generalized, however.

Dr. Wrinkle feels that "the potential influence of the newer philosophy is retarded seriously by the tendency among educators to use their philosophies for purposes of conversation, advertisement, and convention speechmaking rather than for purposes of modifying convention-ridden practices." He believes so strongly that common sense should dominate education that he devotes an entire chapter to it.

After laying a groundwork of principle, he makes recommendations for each subject group and includes other chapters on guidance, marking and reporting, motion pictures, etc.

He places business education with the arts and makes two recommendations: (1) that typewriting should be taught for its personal-use values and (2) that our enrollments should be restricted. The first recommendation has been carried out and work on the second is in process.

He mentions that the expansion of the "commercial arts" is due to the fact that we have gone outside our field to provide our pupils with needed experiences that were denied them else-

where. We wonder how commercial law teachers will feel toward this statement (quoted from p. 142): "Commercial law, in about the same inexcusable category as mechanical drawing as a specialized course, was introduced because the commercial teacher in his college preparation studied such a course."

Teachers of general business training do not come in for quite so much blame, as the following quotation will show: "Economics and general business education were added to the commercial arts curriculum because social-studies teachers were too busy with history, chronologically organized, to recognize that everyday living involved a need for a general understanding of everyday business and economic life. With such courses replaced where they more logically belong, the commercial arts would still retain the activities dealing with skill in business situations—bookkeeping, type-writing, shorthand, filing, office machines, salesmanship, etc."

Such statements indicate that while commercial teachers read the general education books, the general educator does not read our publications. We've been writing for years about the pervasive influence of business in our society and how business background and experience are needed to teach general business courses. We are our own readers, it seems.

At any rate, Dr. Wrinkle knows that "commercial arts" are in existence, while several other "general" writers utterly ignore a field providing education for one-third of all high school pupils.

### **Periodical Contribution to Consumer Education**

#### **Seventy-One Courses in Consumption**

By Henry Harap, George Peabody College for Teachers, *The School Review*, XLVI: 8: 577-596 (October, 1938).

Dr. Harap's ten years of leadership in consumer education is unparalleled in this new field. In this article he brings his rich experience to an analysis of seventy-one courses in consumption.

The course outlines are used in secondary schools, colleges, and adult groups. The social-studies field contributes the greater number of them, followed by the departments of home economics and business.

On the college level, the economics department (under which name business courses are scheduled in many colleges) leads and is followed by business and home economics.

Economists are largely responsible for the adult courses. Three courses received after the tabulation was completed were contributed by science departments. Two courses are taught co-operatively by teachers representing various departments.

The secondary course tends to emphasize consumers' goods. College courses neglect consumers'

goods, but lay stress on problems of public welfare, consumer organization, and principles of consumption. The adult courses, according to Dr. Harap, supply an abundant treatment of consumers' goods and a slightly inadequate treatment of finance, but seriously neglect consumers' services.

The names and addresses of the authors of the seventy-one courses are given. Each course is numbered. An invaluable reference key is provided, to be used as follows:

If we are preparing a lesson on the standardization movement, we learn from the keyed topics that courses 5, 7, 18, 19, and 26 in the secondary field treat this subject and that 37 and 57 treat it on the college level, but that only 63 in the adult courses includes lesson material for standardization. We then select the courses we have available which treat of standardization.

The remainder of Dr. Harap's analysis is illuminating. When speaking of activities, he says, "I must continue to insist that the study of consumption is likely to degenerate into mere talk unless it is accompanied by first-hand contacts with materials and conditions in the store and in the home."

This is a valuable contribution to a field in which materials are scattered. A collection and analysis of materials is a real service to all of us who are working in consumer education.

### **The Training of a Secretary**

By Edgar C. Wikdall (Packard School), Clyde O. Thompson (Mt. Vernon, N. Y.), and Kate Keenly (Secretary), American Book Company, New York, 465 pp., 1938, \$1.38.

The conviction that a secretary must know many things about a few subjects and a few things about many subjects is held by the authors of this book. As a result, many topics are included.

Forty-seven unnumbered sections make up the book. A few section names are: business correspondence, the art of dictating, the corporation in business, telephone suggestions, and office machines and appliances.

The treatment of each topic is brief but adequate. At the end of each section, there are text questions, "search" questions, and case studies.

As the first author is connected with a post-high-school institution, we assume that the book is planned for use in such situations.

### **Yes, There Are Jobs**

By Frances Maule, in *The Independent Women*, September, 1938.

This clipping has implications for those of us who are planning co-operative business education:

"The plan launched this summer by the local

branch of the American Association of University Women has already reaped good results.

"Carefully selected with the help of the college personnel offices, girls were placed for six weeks in business jobs according to their preparation and fitness. The experience itself was valuable, but in addition a number of the girls have been kept on in permanent jobs in New York.

"No wonder those so-called internes have made good, for the Association has given them an excellent course of training. Before they started to work, three days were spent in personal inventory and appraisal under expert direction. During their work period, three evenings a week were spent at the Association's office, one for consideration of personal qualifications such as speech, carriage, appearance, vocational inventory, etc.; the second, a seminar on occupations with speakers on vocations; the third, a discussion of job techniques and practice interviews, all under professional leadership and supervision.

"The girls have kept detailed diaries of their work and are to submit complete reports and comments on their summer's experience.

"The Women's Bond Club, which has had its internship project in operation in New York for four summers, selects its girls with the recommendation of college economics departments, does its own careful weeding later, and places girls in statistical and research positions in financial institutions.

"This year seventeen students from twelve colleges were placed as internes in thirteen firms. Next year it plans to institute a ten-day training period before work begins. Critical reports are required of the students; copies of the reports go to the colleges so that they may know more intimately the requirements their students must meet in business."

### ***Education and the Quest for a Middle Way***

By Paul H. Sheats, The Macmillan Company, 1938, 190 pp., \$1.25.

In his doctoral study at Yale University, Dr. Sheats surveyed both recent educational professional literature and political-economic literature. He found that basically the same conflicts of value that appear in educational writings appear also in political-economic essays. After study of these conflicts, he has planned a middle way for education.

By bringing together the basic ideas expressed in educational and political-economic literature and presenting them within the scope of a small book, Dr. Sheats makes a valuable contribution. All the citations used fit naturally into the well-planned presentation.

The five major areas of conflict in education revealed by professional educational literature are as follows: (1) equalization of educational op-

portunity, (2) the relation of the school and society, (3) the status and function of the teacher, (4) the curriculum, and (5) problems of methodology. In the political-economic scene, the conflict is between individual freedom and group unity.

Dr. Sheats first discusses each of the conflicts and then presents a middle way. He summarizes each section and each chapter—a real help to the reader of a book with the rich thought content of this one.

Conflicting "goods"—the values that are stressed in various times and by various people—are traced from their historical origins to the present time.

Education under laissez faire capitalism is characterized under the headings of the five major educational conflicts; then, education under totalitarianism; and finally, education for a middle way. The relationship between society and education is made very clear.

When we try to read the vast amount of material published in education and political-economics, we are bewildered by the variety of ideas expressed. In this book, we get the benefit of the ideas expressed in many books and we find them presented in clear and logical style. The reading of this book is a good basis for our thinking about the close relationship between education and society.

### ***Executive's 1939 Data Book***

By John D. Smyers, Prentice-Hall, Inc., New York, N. Y. (pocket size), 1938, 75 cents.

The 1938 Executive's Data Book has been revised for 1939 into even more compact form. The items of information remaining in the revision have evidently proved their value.

There are calendars of all kinds, including a perpetual calendar from 1700 to 2099 upon which the day of the week of any given date may be found.

Information about income tax, capital gains and losses, social security, etc., is included.

There are, also, interest tables, tables of weights and measures, other tables for easy calculation, and even a table of the new bridge scores.

Help for the traveler is given in a list of towns and cities arranged by states, the names of hotels (with some indication of rates), and railroad and airway lines. Telegraph, telephone, radio, cablegram, and postal rates are included. There are maps, in color, of sections of the United States and the rest of the world.

Finally, there are sections for information about the owner of the book, memoranda, daily notes, addresses, and other data.

It is surprising how much information and space for writing is included in this very small volume.



# In Other Magazines

CLAUDIA GARVEY

**THE SCHOOL EXECUTIVE** (Oct. 1938). "Educational Radio Is Off The Dole!" "The ultra high frequency station makes it possible for education to employ radio on a full-time basis," Harry A. Jager, United States Office of Education.

Through the efforts of the United States Commissioner of Education, Dr. John W. Studebaker, that band of allocations between 40,000 and 41,000 cycles was set aside by order of the Federal Communications Commission last January.

"... an educational system now has a right to claim a radio frequency of its own, to erect a station and carry on a program for the use of its schools and for the education and recreation of its community."

Without "considering the technical aspects . . ." specific ways in which it may be employed are outlined. We summarize:

**Administrative Uses:** To convey administrative notices or executive orders to all the teachers and principals; direct address to the community on matters for their consideration; to handle emergency messages.

**Supervisory Uses:** To convey model lessons to schools in widely separated localities; committee reports; instructions about subject matter; to advise of local exhibits, demonstrations, lectures, and similar events.

**Instructional Uses:** Broadcasting of a model lesson by a master teacher; rebroadcast of school radio programs received from local or national commercial stations; the transmission of "the work of any school or classroom . . . to as much of the system—or for that matter, to the community—as may be interested."

A station will be in operation in Cleveland during this school year; New York City is committed to a program of development; the Universities of Illinois and Tampa have applications pending; and approximately forty cities are awaiting data.

Two possible dangers:

1. "That its complete possibilities may escape the attention of many school administrators who could profit by its use.

2. "By too long a delay in investigation and adoption an impression may be created that education has no use for exclusive radio frequencies. In the latter event . . . commercial interests . . . may be able to convince the authorities that these frequencies ought to be put in their service . . ."

"A Bulletin on the use of ultra high frequency radio is soon to be published by the Office of Education. Copies will be sent to those applying, and any other help which the Office of Education can give may be obtained by writing to Mr. Jager."

**THE NATION'S SCHOOLS** (Oct. 1938). "How Teacher Associations View Public School Finance," Arthur H. Rice.

The decrease in local and state revenue and the appropriating of greater sums constantly for welfare activities has very seriously affected school finance. It is not surprising, therefore, that teacher associations are studying the problem and endeavoring "to obtain adequate, dependable, and continuous revenues for public education."

State support of the school program varies greatly—from 2.2 to 89 per cent.

An argument for increased state support is "the need for reducing the tax burden on real property and for equalizing gross inequalities in educational opportunities. If state aid is fairly well established, the appeals for larger appropriations usually are made on the basis of the state's inherent responsibility for a basic minimum school program."

A few of the states have assumed direct payment of teachers' salaries, but this is not wholly satisfactory, either, because it appears "to have an adverse effect upon his [the teacher's] interests and attitudes toward the community."

The six principal objectives of the state education associations are summarized as follows:

1. Opposing movement to limit taxation for schools.
2. Trying to protect present revenues from other encroachments.
3. Seeking new sources of revenue to aid schools directly or indirectly.
4. Campaigning for additional state aid (a) to relieve the property tax, (b) to replace lost revenues, (c) to provide for greater equalization of schools costs, and (d) to guarantee a minimum basic program.
5. Seeking a guarantee that the schools will receive the full extent of monies appropriated to them by the state.
6. Encouraging local units to supplement the state minimum program.

"The advent of state aid as the major factor in public school support is fraught with political dangers. State funds for schools are on the verge of becoming partisan political issues. It may be that a constitutional amendment to guarantee reliable and adequate school support, such as has been adopted in California, is the inevitable solution."

This problem is growing more acute as the economic lull continues, and its importance to the educational welfare of our youth cannot be over-emphasized.

The most powerful organization within any state

is its educational association. Since members of that association are the closest to the problem, their interests should be a considerable force in its satisfactory solution.

**NORTH CAROLINA EDUCATION** (Page 48, Oct. 1938). "Youth and Vocational Adjustment," Morris S. Clary.

Mr. Clary outlines the growth of education from 1900 when there were 700,000 pupils taking advantage of secondary school education to the present. The current enrollment is over 6,000,000. He stresses the need for broader education to equip those students of lower ability, who make up a considerable portion of the student body, for their places in life and business.

The need for the abolishment of the higher academic standards which these students cannot hope to attain and the broadening of our vocational training courses is the problem that is facing secondary school education. "In a world of economic uncertainties a general vocational education leading into several occupations might prove wise. This approach might help the unemployment situation since a student would be prepared for several jobs."

**THE NATION'S SCHOOLS** (Oct. 1938).

"Tenure in Pennsylvania," M. M. Chambers. "For several years, Pennsylvania has had what is commonly called a 'continuing contract' statute, stipulating that teacher contracts should automatically continue from year to year unless terminated by one of the parties by giving notice at least sixty days before the end of the school term."

The passage of a tenure bill that dispensed with probationary service and put all teachers on tenure status, effective April 5, 1937, was not entirely to the liking of many local school boards. Some had given their sixty days' notice under the old "continuing contract" statute before the new law went into effect, with the result that eight cases were tried in the lower courts and the plaintiff was, in each case, successful.

The cases were finally disposed of with affirmation of the lower court's ruling by Chief Justice Kephart:

"The Teachers' Tenure Act was designed to secure to the citizens of Pennsylvania a competent and efficient school system by preventing dismissal of capable teachers without just cause. It is clear that the legislature did not intend that the act should confer any special privileges or immunities upon teachers themselves to retain permanently their positions regardless of merit or the future policy of the legislature as to their employment."

Mr. Chambers' summation of the statute and its effect is quoted:

"The Pennsylvania act disposes entirely with the idea of probationary service and puts all teachers on a tenure status . . . Thus in a sense it marks an important new departure in tenure legislation."



A READER who took issue with Dr. G. H. Estabrooks' title for his article in the September issue of the B.E.W. ("Your Memory—Than Which There Is No Better") wrote to ask him to prove his point. "How can I remember which words have hyphens and which words don't?" was the query. Here is the answer, from Dr. Estabrooks:

Here you have a question of two lists of words, one with hyphens, one without hyphens. Don't mix them up.

Take those unhyphenated words, such as *reinforce*, *everyday*, *widespread*, *semiannual*, and put them in a specific little movie scene by themselves. Locate it in one definite part of New York City. Let's say.

Then take the hyphenated words, such as *well-being*, *wide-awake*, *right-hand*, and locate them in another equally specific movie scene in another section of New York City.

My point is that both lists should be kept completely separate. You will find that the problem of memorizing even as many as 100 such words is very simple, and you will also find that if they are kept separate in this way there will be no danger of confusion. Moreover, there will be no necessity whatsoever of recalling the entire list each time. You will find that after you have become familiar with this list, with its definite location in place, these words will immediately jump to the fore with no particular confusion.

TO THE EDITOR:

I am planning to use *BUSINESS EDUCATION WORLD* instead of a text in an advanced course in methods in shorthand and typewriting this quarter.

A money-order for \$7 is enclosed to cover the following subscriptions, which should begin with the September number.—Miss Frances R. Bossford, Associate Professor, Ball State Teachers College, Muncie, Indiana.



# Shorthand Practice Material

## THE GREGG WRITER

★ Each month the B. E. W. gives in this department some 5,000 words of selected material counted in units of 20 standard words for dictation. This material will be found in shorthand in the same issue of THE GREGG WRITER. ★

## America Gives World Holiday Greeting Telegram

*From Western Union's "Dots and Dashes"*

THE CHRISTMAS TREE, Yule log, mistletoe, and Santa Claus have come down to us through the centuries from many lands, but<sup>30</sup> in our own generation we have seen a major Christmas custom take root, grow, and flower in American<sup>40</sup> soil. That custom is the sending of millions of Christmas greeting telegrams to add to the spirit and enjoyment<sup>50</sup> of this happiest occasion of all the year. Other nations have adopted this Christmas custom from<sup>60</sup> America, where it continues to have its greatest popularity.

A quarter of a century ago,<sup>100</sup> in 1912, Western Union officials decided to supply the public with a special and<sup>120</sup> colorful Christmas greeting blank and to promote the use of holiday greeting telegrams. Already some people<sup>140</sup> were sending their holiday greetings by telegraph, not only to speed them when they were late but also to impress<sup>160</sup> recipients with the earnestness and warmth of the sentiments flashing so quickly to them. The telegraph<sup>180</sup> officials foresaw that with a little encouragement the custom of sending holiday greeting telegrams<sup>200</sup> might be generally adopted, so a special blank was issued with green holly, red berries, and red candle<sup>220</sup> holders on the heading. That the officials were correct was demonstrated by the increased use of holiday<sup>240</sup> greetings that year and by the rapid growth in their use year after year.

Steady improvement of the attractiveness<sup>260</sup> of the holiday greeting blank through the years was one factor, of course, in the strong appeal of these messages. Three<sup>280</sup> years ago the Western Union Holiday Greeting painting, done by Norman Rockwell, famous illustrator,<sup>300</sup> presented an appealing scene in which a little boy peeps around the mantel piece at Santa Claus, who is seen placing<sup>320</sup> presents on the Christmas tree. The following year the painting on the blank, by N. C. Wyeth, famous mural<sup>340</sup> painter, showed an early American family bringing in a Christmas tree and holly from the snow-covered<sup>360</sup> woods.

The Western Union holiday greeting blank this

year features a colorful painting by Walter Stewart which<sup>380</sup> shows a large and jolly family around the Christmas dinner table. It is so packed with human interest<sup>400</sup> that it might well be a scene come to life from the pages of Charles Dickens' immortal "Christmas Carol."

From the very<sup>420</sup> beginning, the colorful holiday greeting telegrams caught the imagination and interest of<sup>440</sup> many people. Mr. and Mrs. America soon began to realize how easily their holiday<sup>460</sup> greeting problem could be solved by sending telegrams to all their sisters and their cousins and their aunts, and each year<sup>480</sup> saw the custom spread and become entrenched more firmly. The 2,000,000 mark in the number of holiday greetings<sup>500</sup> was passed in 1929, but the popularity of these messages did not come until the<sup>520</sup> past four years.

A radical reduction in price precipitated the boom. Western Union reduced the price of fixed-text greetings to 20 cents locally, 25 cents to any of its offices in the United<sup>540</sup> States, and 35 cents for greetings containing fifteen words of the sender's own composition. The total last<sup>560</sup> year soared to the 4,500,000 mark. By using Night Letters, we may send within the city<sup>580</sup> personally prepared greetings of as many as fifty words for only 20 cents. Large numbers of Night Letters<sup>600</sup> of similar texts may be sent locally at quantity discounts ranging from 10 to 50 per cent. The butcher<sup>620</sup> and baker and candlestick maker and the corner grocer, may send 25, 51, 101,<sup>640</sup> or larger numbers of local Night Letters at various discounts to express holiday greetings and tell<sup>660</sup> customers about special sales, while many manufacturers, wholesalers, department stores, chain stores, and other large<sup>680</sup> companies may send 2,000 or more Christmas and New Year greetings within the city at a cost of only<sup>700</sup> 10 cents per Night Letter.

Many businessmen find that the fixed-text Holiday Greeting messages offered for<sup>720</sup> delivery Christmas and New Years Day are adequate for their purposes, and these may be sent locally for 20<sup>740</sup> cents and everywhere in the United States for 25 cents.

Fixed-text Christmas-New Year greeting messages<sup>760</sup> are being offered by Western Union at the flat rate of only \$1.00 per message for transmis-

sion<sup>800</sup> from the United States, Canada, and New Foundland to many foreign countries. Foreign language texts have been<sup>820</sup> provided. The fixed-text messages will be delivered in English or in one of the several languages spoken<sup>840</sup> in the country of destination, according to the wishes of the senders. Holiday greeting cablegrams<sup>860</sup> are sent at special rates to people in other nations also. (872)

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"COLORS FADE, temples crumble, empires vanish, but words endure," says *Ashley H. Thorndike*. (15)

## No Tries—No Errors

NO MAN need feel discouraged over making mistakes. That is, if the mistakes are the result of too much zealous<sup>20</sup> effort or chance taking.

Back in 1907, the Detroit Tigers were badly in need of a good shortstop.<sup>40</sup> A scout was trying to get Hugh Jennings to sign up a young Texas Leaguer.

"He will hit about as good as<sup>60</sup> O'Leary," said this seller of flesh and bones, "and he will be the sensation of the league in fielding. Why, that kid<sup>80</sup> has played in 87 games without ever making an error."

"How many games?" asked Hugh.

"Eighty-seven."

"Then<sup>100</sup> I don't want any part of him," said Hugh.

"Why not?"

"Because if he has played that many games without making an error,<sup>120</sup> then he isn't going after the hard ones. I have found it to be true that the fellow who never makes a<sup>140</sup> mistake is a fellow who never does anything." (149)—*Caps and Lower Case*.

## Man's Oldest Industrial Metal...

Presented by courtesy of the Irving Trust Company, New York City, in a series on American Industries and Banking.

COPPER was the first metal turned to practical purposes by mankind. Archaeologists estimate that crude<sup>20</sup> tools were made from native copper six or seven thousand years ago. Some time later man learned to extract copper<sup>40</sup> from ore. Since the copper ore available to primitive metallurgists generally contained tin, the first<sup>60</sup> alloy, bronze, naturally developed.

The pioneer prospector searched the frontiers of the world for new copper<sup>80</sup> deposits. Now his spirit has passed on to the engineer and metallurgist, who search the frontiers of knowledge<sup>100</sup> for new ways to make this metal more useful to mankind.

Without copper, the progress of electricity—with<sup>120</sup> its fine record of lightening human burdens—would have been greatly retarded. Copper

speeds the world's messages<sup>140</sup> by radio, telephone, and telegraph. Copper in electric motors moves elevators, trains, and ships. Even<sup>160</sup> where power other than electricity is used, copper plays an important part in power control, fuel<sup>180</sup> feeding, and safety devices. (186)

## The New Business Frontier

Excerpts from an article

By ARTHUR O. DIETZ,  
President Commercial Investment Trust, Inc.

(Reprinted in shorthand by special permission of the author)

THERE IS an old economic theory which holds that there is no wealth except that which springs from the soil. Thus for thousands<sup>20</sup> of years, enterprise has sought the control of land and natural resources. Our older forms of transportation<sup>40</sup> were originally developed to provide access to new lands, mineral veins and lumber regions. For<sup>60</sup> a long time we had only certain basic industries; for hundreds of years the human race was content with simple<sup>80</sup> forms of malleable iron before more refined forms and various alloys were adopted. It has not been<sup>100</sup> very many years since wealth was measured almost entirely in terms of land acreage, cattle, gold, and precious<sup>120</sup> gems—all things which could be easily traced to the former concept of real wealth.

It is true that we are dependent<sup>140</sup> primarily upon the land for food, raw materials, and habitation. But wealth is more apparent, today,<sup>160</sup> in the man-wrought changes in these raw materials. Our basic industries remain as the backbone of all<sup>180</sup> enterprise, but around them a thousand new industries have sprung up with the aim of making the most out of the<sup>200</sup> things we have. A new business frontier is found for enterprise where many would be inclined to say there are no frontiers<sup>220</sup> left to conquer. Industry and business today, are primarily concerned with making products more practical<sup>240</sup> and more generally useful.

For example, the processing of foods has permitted economical<sup>260</sup> distribution and storage, and alongside the food industry has grown the packaging industry. In the field<sup>280</sup> of metals, there are literally hundreds of alloys from our basic ores, each serving specific purposes<sup>300</sup> far better than the original metals. Many of these alloys make the modern automobile possible.<sup>320</sup> A new use of fuel oil has been found, a more convenient method of using coal has been made practical, in<sup>340</sup> our automatic home heating units of today.

There have been numerous new products invented, of course, but<sup>360</sup> their ultimate test has been wide utility. The effort which has been spent in making them practical, and widely<sup>380</sup> useful, has been of the greater importance. Especially so, when we recall how long many basic ideas<sup>400</sup> were understood before any means were devised to develop them. The key to this sudden change in our<sup>420</sup> industrial outlook lies in scientific research and mass production on the one hand and mass markets and mass<sup>440</sup> sales on the other.

A considerable portion of our national wealth, today, is represented in those<sup>460</sup> things which go

directly to maintain our unequalled American standard of living, things which may not<sup>180</sup> necessarily be wealth-producing of themselves, but are certainly "wealth-in-use." The principle of the gasoline<sup>180</sup> motor car was known definitely as early as 1886. But it was the turn of the<sup>180</sup> century before the automobile showed promise of becoming practical and not until later did scientific<sup>180</sup> methods of mass production and mass distribution join hands to bring about the most rapid advances<sup>180</sup> and national usefulness. The possibilities of electricity were recognized long before any<sup>180</sup> great percentage of the public received appreciable value from it. Now there are, to mention only a<sup>180</sup> few household conveniences, more than seven million automatic refrigerators, ten million electric<sup>180</sup> washing machines, and twenty million or more radios in homes throughout the country.

Those industries have served most<sup>180</sup> and contributed most to our standard of living and national payroll which have sought the mass market, the frontier<sup>180</sup> which went unrecognized by business for so many years.

The former "land source of wealth" theory, also, until<sup>180</sup> recent years, has been a formula in the field of finance. Bulging treasuries were supposed to be an<sup>180</sup> unmistakable and the only sign of wealth. Large holdings of mineral deposits, personal hoards of precious metals<sup>180</sup> and stones, as in India today, and land expanse marked the wealth of the nation. Now the emphasis is placed<sup>180</sup> upon the use to which capital wealth is put rather than the capital wealth itself. Sales financing, as a<sup>180</sup> specialized field of business finance, is a relatively new development which has become rounded out only<sup>180</sup> within the past thirty years. Its growth during this period has paralleled the growth of the mass markets served<sup>180</sup> by modern business. At the same time, sales financing has been one of the major factors in mass distribution<sup>180</sup> technique, enabling industry to reach its broader and broader objectives.

Sales financing operates in the<sup>180</sup> industrial field to finance the acquisition of machinery and equipment which is income-producing,<sup>180</sup> hence facilitating the manufacture of other goods or services for the mass market. Of course the<sup>180</sup> public is not greatly interested in this particular manifestation of the science of sales<sup>180</sup> financing. The usability, the accessibility of consumer goods is of prime interest, but not<sup>180</sup> the conveyances or machinery which put the goods at the disposal of the whole public.

It is natural,<sup>180</sup> therefore, that sales financing to the average individual, should mean installment selling of such things as<sup>180</sup> automatic heating equipment, automobiles, and household conveniences of various kinds which were<sup>180</sup> entirely unknown thirty or forty years ago. It is in this realm that sales financing has played its most spectacular<sup>180</sup> part and done the most business from the dollar volume standpoint. Approximately 60 per cent of new<sup>180</sup> automobile sales are on a time-payment basis thus providing one of the greatest aids to mass production.<sup>180</sup> Automatic refrigerators are sold on the installment plan in about 85 per cent of all<sup>180</sup> transactions. Numerous other products, depending upon their recognized usefulness and unit cost, have utilized<sup>180</sup> the facilities of sales financing in extending initial cost over the early period of<sup>180</sup> their usefulness, providing mass credit

to millions who previously had no recognized financial standing.<sup>180</sup>

Scientific research and mass production, looking to mass markets, have provided the means of producing our<sup>180</sup> needs and conveniences economically and have also provided the means of accomplishing a greater<sup>180</sup> distribution of earning power. Mass distribution and sales financing have succeeded in getting goods<sup>180</sup> from factory to market and into widespread usefulness.

It is anticipated that business expansion<sup>180</sup> over the coming years will, in the broader sense, center around the field of consumer credit. The mass market<sup>180</sup> is there—the one to which modern business and enterprise now looks. The task of business and industrial endeavor,<sup>180</sup> the direction of our further economic progress as a nation, lies not in storing up capital<sup>180</sup> wealth, *per se*, but in increasing wealth-in-use and in enlarging the spread of that wealth-in-use.

In that direction<sup>180</sup> lies our new business frontier. (1285)

## Out of Control

From "S. O. S.," a Book of Sea Adventures  
By DAVID MASTERS

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of the author and publisher)

### PART I

On her way from Barry to Galveston in ballast, the Braddovey was assailed by gale after gale which caused her<sup>180</sup> to pitch and roll most *unpleasantly*. Then, on November 21, 1928, while about<sup>180</sup> 500 miles from Bermuda, the weather grew even worse. She wallowed through it all day and into the hours of darkness,<sup>180</sup> often with a racing propeller, and about *two o'clock* in the morning came a real snorter of a sea<sup>180</sup> which gave her such a shaking that her compass was jolted out of its gimbals, while about six o'clock in the morning<sup>180</sup> she failed to answer her helm.

It did not take the *Master* long to find out why. The seas had smashed the coupling and<sup>180</sup> broken the three top pins, known to the mariner as pintles, on which the rudder turned.

He considered the damage<sup>180</sup> with his chief officer and chief engineer. "We'd better get some stages rigged under the stern and cut a hole in<sup>180</sup> the top of the rudder blade to pass wires and chains through to lash the rudder. We shall have to make three temporary<sup>180</sup> pintles to hold it in place," he *decided*.

It was the best thing to do. If they could lash the rudder strongly enough<sup>180</sup> they could keep the Braddovey under *control* and jog along carefully until they were able to reach port<sup>180</sup> and repair the damage.

The stages were rigged and the men got down to them and *struggled* with the problem. The ship was<sup>180</sup> hove to and became a floating workshop. Her stern swung up and down, the seas were *continually* washing over<sup>180</sup> the stages and drenching the men, but they toiled on for hours, fighting to cut that hole in the rudder-plate and to fasten<sup>180</sup> their chain and wire tightly enough to hold the rudder securely. They were bumped and bruised against the hull of the<sup>180</sup> ship, the seas



splashed into their eyes and poured down the back of their necks, but they put up with it. Their main concern was to<sup>320</sup> secure that ponderous mass of swaying steel.

All day they worked under these difficult and risky conditions,<sup>340</sup> until rougher seas and the darkness stayed their hands, when they came up from the stages with aching muscles and bruised bodies<sup>360</sup> to turn in to sleep. At daylight on November 23 they went back to their task, toiling on those swaying<sup>380</sup> platforms with the waves washing over them till darkness again stopped them.

The gale seemed to have a personal grudge<sup>400</sup> against Captain Forrest, for at eight o'clock that night one or two huge waves gave the ship a tremendous shaking. She<sup>420</sup> lurched drunkenly, the chain and wire lashings were snapped and torn away by the mighty forces of the seas, as though the<sup>440</sup> rudder had been tied up with bits of string, and the rudder itself was lifted out and dropped forever into the<sup>460</sup> depths of the *Atlantic*!

So all their toil went for nothing.. It was a nasty situation that called for prompt relief.<sup>480</sup>

"Better make some trysails and rig them aft—they will help to give her steerage way," said the *Master*, and they dug some<sup>500</sup> canvas covers out of their stores and began to turn them into sails.

The seas dropped a bit in the night, but dawn brought<sup>520</sup> another gale, and they had the chagrin during the day of seeing the trysails, which they had been at such pains to<sup>540</sup> make, blown to bits.

"We'll make a drag with a gangway, strengthen it with shifting boards and get it out astern to see if<sup>560</sup> that will hold her," the *Master* decided.. He refused to accept defeat.

They took a gangway and started to<sup>580</sup> reinforce it to withstand the work it had to do. It was next day before they finished the drag. Heavy as it seemed<sup>600</sup> to the men who launched it and floated it into position, the seas just played with it, while the ship paid little more<sup>620</sup> attention to it than if it had been a toy balloon or a stamp stuck on her stern. They watched the waves roll it over,<sup>640</sup> twist the steering wires into knots, and smash up the work on which they pinned their hopes, then they hauled the pieces on board<sup>660</sup> and started to make another drag.

Next day, with hopes high, they put their new drag over the side, only to meet one<sup>680</sup> more disappointment. The seas simply treated it as they had treated the former drag, turning it over and over<sup>700</sup> and twisting up the wires by which they figured to steer. The drag was very badly smashed before they succeeded<sup>720</sup> in hauling it on board again, after much difficulty.

For five days now they had been out of control, and three<sup>740</sup> times the sea had baffled their best efforts. What was to be done? Captain Forrest puzzled his brains, and decided to<sup>760</sup> try to improvise a new rudder out of one of the derricks. It seemed an incredible plan, one to take the<sup>780</sup> breath away. The derrick arm itself, which he proposed to unship and use, was a hollow steel spar 43 feet<sup>800</sup> long and 10 inches in diameter, and he had the idea of fitting at one end some steel plates, so that it<sup>820</sup> rather resembled the paddle of a canoe, but on a gigantic scale. He aimed to fasten one end of the<sup>840</sup> derrick arm to the stern of the ship and trail the paddle end in the water, supporting it at the right depth by<sup>860</sup> a cable running up to the

mast, and pulling it from side to side to give him the necessary control by<sup>880</sup> cables running to winches on the port and starboard sides of the ship.

Here was a plan which called for the resources<sup>900</sup> of a dockyard, something which seemed impossible with the limited material available in a ship<sup>920</sup> standing up to a gale on the high seas. Reviewing all the difficulties, Captain Forrest tackled them fearlessly.<sup>940</sup> The seas had robbed him of his rudder, but they were not going to rob him of his ship.

Chatting with the engineers<sup>960</sup> and carpenter, he kept thinking about the materials out of which he was to make the "paddle" part of<sup>980</sup> his rudder—the big end, or fin, to steer the ship. There were no spare iron plates aboard—ships do not go to sea expecting<sup>1000</sup> to make new rudders and with the material for them—yet iron plates had to be raked up from somewhere if<sup>1020</sup> his plan was to work.

Then came the brain wave. The iron poop doors! They should serve his purpose. They were five feet long by three feet<sup>1040</sup> wide.

"We'll try a couple of the iron poop doors," he said. "Drill half-a-dozen holes on each side of the doors, place one<sup>1060</sup> door on each side of the spar, run bolts through the holes to bolt them tightly together over the spar, and fill in the<sup>1080</sup> space between them with timber."

His chief officer, Mr. S. Wilson, backed him staunchly and behaved wonderfully<sup>1100</sup> throughout. On November 27 the crew were set to the task. They took the poop doors off their hinges, they gathered<sup>1120</sup> their timber and started to drill and hammer and cut. All through the flying hours they worked at full pressure, striving<sup>1140</sup> to finish their job at the earliest possible moment, with the shadowy thought lurking at the back of their<sup>1160</sup> minds of what might happen if the sea beat them. The Braddovey was plunging restively in the gale, with new trysails<sup>1180</sup> set to help her on her course and give her a slight measure of control.

Handicapped as they were, the fashioning of<sup>1200</sup> the rudder was a long task that lasted into the third day. And when it was done they were confronted with the ordeal<sup>1220</sup> of fixing it in place. They were compelled to watch the weather, to seize the first chance when the seas were running less<sup>1240</sup> high if they were to have any prospect of success. (1249)

(To be continued next month)

## Brief-Form Sentences

### For Review on Chapters Four to Six

*Chapter IV.* I am not clear about your position in the purchase of the school. I will expect you to take the usual<sup>20</sup> care with your report. This charge has been carried a long time on our books. Remember they have a full store of government<sup>40</sup> goods. I know that many of the things will suit you. I specially wish to speak of his skill in governing them.<sup>60</sup> A word from his house would explain this particular matter to the whole world. I suppose it is his duty<sup>80</sup> to bring the remark to the attention of this official body. She has his reply and will do as he asks without<sup>100</sup> further notice from the company. (107)

Chapter V. You will have to inquire how to use the light on this side. I find that more wire will be required if we use this power.<sup>20</sup> He will appoint several men to write letters at night. The plane sank a mile out from the shore. He should object<sup>60</sup> to such strange actions. I trust that every check you enclose will be put in correctly addressed letters. Please<sup>80</sup> consider the various advantages and opportunities which direct-mail selling gives you. We wonder if<sup>90</sup> you will arrange a time for the consideration of this motion. His personal success is due to this<sup>100</sup> excellent organization. (105)

Chapter VI. At his suggestion I am referring a copy of the entire matter to the manager. On receipt of<sup>20</sup> the draft the company will allow a new invoice to be issued. You will oblige every individual<sup>40</sup> here if you acknowledge the receipt of the stock today. Your presence at the meeting will enable the<sup>60</sup> directors to clear up the things that they were unable to do yesterday. The agent who made the mistake will appear<sup>80</sup> before the railway officials tomorrow. He was responsible for the rule against issuing credit<sup>100</sup> for work done in the beauty parlor. The spirit of the owner had a definite influence on the men at<sup>120</sup> that instant. (122)

## Graded Letters

### On Chapter Nine of the Manual

Dear Reader of Time:

Our accountant does solemnly affirm, maintain, and assert that you owe us one dollar.

We<sup>20</sup> hate to get excited about one dollar. We also dislike the usual "collection letter" which bursts into<sup>40</sup> tears in the first sentence and yells for the law in the second.

Trouble is, though, that you and 999<sup>80</sup> others all holding out one dollar leave us \$1,000 in the hole. It is this little problem in<sup>60</sup> elementary arithmetic that shakes our faith in human gratitude.

So (to quote from an esteemed<sup>100</sup> contemporary) won't you "obey that impulse" and send us your check for one dollar, for in this case procrastination is certainly the *thief of Time*.

Sincerely, (128)

My dear Miss Wilson:

We wish to reciprocate for the splendid service you have rendered our corporation<sup>20</sup> recently. To show our appreciation of your services, you have been promoted to the head of your department,<sup>40</sup> and a substantial salary increase will become effective the first of next month.

The information that<sup>60</sup> you obtained has enabled us to meet competition on a much more modern basis than the other competing<sup>80</sup> companies, and has saved us thousands of dollars.

Very truly yours, (93)

Dear Madam:

We wish to express our appreciation for all you have accomplished for our association.<sup>20</sup>

It is no longer one of the ordinary kind, but one of the best in the state. We are receiving many<sup>80</sup> letters of commendation from our sister

associations. The splendid work you have done and the enthusiasm<sup>60</sup> you have displayed will long be remembered by each and every one of us.

Yours cordially, (78)

Dear Sir:

I am sorry I cannot oblige you by having your money earlier than the date set forth in my<sup>20</sup> note.

I have made arrangements to deliver my oat crop on the fifteenth and shall have the money for you on that<sup>40</sup> day.

I am sure that if you wish to do so, you can have the note discounted at the bank. At six per cent, the rate the bank charges, you will loose very little on the deal.

Yours truly, (72)

## Graded Letters

### On Chapter Ten of the Manual

Dear Sir:

We have come to an agreement regarding the land we wished to purchase for the agricultural school.<sup>20</sup>

We are proud of the transaction, for we have, for many years, wanted to include this fertile tract of land in the<sup>40</sup> territory owned by our university.

This acquisition will increase threefold the benefits received<sup>60</sup> from our agricultural course, and, besides, it will greatly enhance the beauty of our holdings.

We shall be glad<sup>80</sup> to hear from you regarding improvements to the land.

Yours truly, (91)

Gentlemen:

A short time ago we wrote you a friendly letter in regard to your overdue account.

In my<sup>20</sup> opinion your reply was very aggressive. We have told you over and over again that we do not agree<sup>40</sup> with you about the matter of the extra discount. In other words, it must be clearly understood that under<sup>60</sup> no consideration will we allow you to deduct it.

If we do not receive your check in full, we shall<sup>80</sup> draw on you at ten days' sight.

Yours very truly, (89)

Dear Mr. Brown:

I am very glad to tell you that at the meeting of our Board today you were appointed<sup>20</sup> manager of the Linn Gas and Electric Company. This appointment is effective June 1.

We considered<sup>40</sup> several men for this position and selected you because of your extraordinary ability to<sup>60</sup> enter into the social life of any town in which you happen to be living. We are extremely anxious<sup>80</sup> for you to do this in Linn.

Sincerely yours, (88)

Gentlemen:

We have your letter of November 15 regarding the goods you reported short on your order No. 564, our No. 9863.

We are sending the items that are missing by express today.

The peas are not what you ordered, as we are all out of our No. 1 Wisconsin. However, rather than delay the shipment, we have selected a

superior brand, which we are sending at the same price. These, we feel, will please you.

We are sorry to have inconvenienced you.

Very truly yours, (99)

## MR. MUMPUS

By Matt Taylor

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### PART IV

MR. WHITBECK returned to the office at four. Strangely enough, the afternoon had tired him. He had discussed<sup>20</sup> financing plans with a banker, and conferred with his attorney in regard to Mr. Mumpus's incorporation.<sup>60</sup> Such things had never tired him before.

He tilted back in his chair. There was no reason for him to be tired! The<sup>60</sup> Mumpus enterprises were nothing more than a skirmish compared to past campaigns. He should be now in an agreeable<sup>80</sup> state of rising enthusiasm. Instead, his interest lagged. He found himself wondering if Georgie<sup>90</sup> and Russ had gone to see a ball game.

He stirred himself determinedly. There was plenty of work to be done. He spread<sup>120</sup> his elbows on the desk, pushing aside a folded newspaper. It was opened, he saw, at the classified ad<sup>140</sup> section, and squares had been clipped from it. He looked at the top of the column for the heading. "Apartments to Let," it<sup>160</sup> read. Mr. Whitbeck leaned back. He realized then that Georgie and Russ had not gone to the ball game.

With a growl, he<sup>180</sup> arose and went to the inner office. On the drawing board was an incomplete sketch. The irrepressible Mr.<sup>200</sup> Mumpus was trying to milk a cow. For a long time Mr. Whitbeck scowled at Mr. Mumpus, and Mr. Mumpus<sup>220</sup> grinned at Mr. Whitbeck. At the end of five minutes Mr. Whitbeck gave a snort. "They can do as they please!" he<sup>240</sup> said to himself, and left.

On Fifth Avenue, he waited for a vacant taxi. Across the street was his club—a<sup>260</sup> ponderous brownstone building, with great plate-glass windows. Behind each window on the street level was a huge chair, and<sup>280</sup> in each chair was a silver-haired gentleman.

Mr. Whitbeck knew them all. That was Lovejoy, the banker, chewing a<sup>300</sup> cigar and staring vacantly over the heads of the passing throng. He was a widower, and childless, Mr.<sup>320</sup> Whitbeck remembered. The sour-faced man next to Lovejoy was old Radcliffe, the attorney. Radcliffe lived at the club. His<sup>340</sup> children had married, and scattered.

A taxi slowed down and hailed Mr. Whitbeck. But he did not notice. He walked swiftly<sup>360</sup> along the avenue with a sudden determination. . . .

It was almost dusk when Russell and Georgiana<sup>380</sup> returned to the office. Apartment-hunting was an exhausting business. Georgiana sank into the easy<sup>400</sup> chair and Russell switched on the lights.

There was a long envelope on the desk, and Russell frowned as he saw it. "Mr.<sup>420</sup> and Mrs. Russell Whitbeck," he read aloud. He looked at Georgiana curiously. "It's from a Fifth<sup>440</sup> Avenue travel agency," he said.

She arose quickly and read it with him over shoulder. The travel<sup>460</sup> agency stated that a son had been reserved for Mr. and Mrs. Whitbeck the Baden, sailing the following<sup>480</sup> month from Bremen.

They stared at each other silently.

"Do you think," Georgiana whispered, "he—that your uncle—?"<sup>500</sup>

"No," said Russell. "It couldn't be."

There was a gruff cough from behind the door. They both turned. Mr. Whitbeck emerged from the inner room. His coat was off; his sleeves were rolled to the elbows. The stiff wings of his collar were no longer stiff.<sup>540</sup> His immaculate waistcoat was dotted with ink spots from the pen which he held between inky fingers.

"A—ah<sup>560</sup>—honeymoon," he said, "would be thought, an appropriate wedding present."

"But we can't go!" moaned Georgiana. "Mr. Mumpus—"

"Mr. Mumpus will receive—ah—proper attention," he informed her sternly. "I managed to conceive three<sup>580</sup>—ah—three swell gags in the last hour."

"But your Mumpus enterprises?" cried Georgiana.

"What Mumpus enterprises?"<sup>600</sup> snapped Mr. Whitbeck.

"You said you were going in the toy business and the candy business, and—"

"I don't know what you're<sup>620</sup> talking about," growled Mr. Whitbeck.

He wheeled abruptly into the inner office and sat down at the drawing<sup>640</sup> board. He did not turn when he felt a hand laid gently on his shoulder. But his pen stopped moving.

Georgiana and<sup>660</sup> Russell stood in back of him, looking at each other. Then Russell smiled and nodded, and Georgiana bent close to<sup>680</sup> Mr. Whitbeck's ear.

"If we go to Europe," she said, "you'll have more time to—to—"

Mr. Whitbeck held his breath. "Yes?" he said, quite softly.

"You'll have more time to get the apartment in your house ready for us!"

And still Mr. Whitbeck did<sup>700</sup> not turn. But he gave a great sigh. And he said, with a queer, contented tremor in his voice, "Ah, yes. Of course."

She took<sup>720</sup> the pen from between his fingers and reached to the drawing in front of him. To the signature, "G. Worth," she added, "and E. Booth Whitbeck."

"There," she said; "how do you like that?"

Once again was heard the amazing sound of Mr. Whitbeck's<sup>740</sup> delighted, chuckle.

"My name should be first," he said pleasantly, "but we'll let it go." (814)

(The end)

## By Wits and Wags

Fie, Dad!

Dad: Son, who taught you that naughty word?

Tom: Santa Claus.

Dad: Santa Claus?

Tom: Sure, when he tripped over my bed Christmas<sup>890</sup> morning. (21)

### The Right Place

"I want to buy a toy train for my little boy."  
"Next floor please, sir—Men's Hobbies." (14)

### Subject to Interpretation

The holiday excursion train had stopped unexpectedly at a country station, and the guard noticed the smoke<sup>20</sup> pouring from the window of a carriage labelled "No Smoking."  
He opened the door, and, after surveying six fully<sup>40</sup> looking, holiday-makers, remarked: "Gentlemen, there are two rules on this line which are repeatedly broken.<sup>60</sup> First, smoking is forbidden in carriages not set aside for the purpose. Also the company's servants may<sup>80</sup> not accept gratuities. You have already broken one of these rules." (93)

### Too Much to Expect

Mr. Ralston: Answer me!  
Timid Pupil: Please sir, I shook my head.  
Mr. Ralston: Well, I can't hear it rattle<sup>20</sup> from here, can I? (24)

### Calling the Turn

Young lady (to cop at busy intersection):  
What's the idea—no traffic light here?  
Officer: I'm the light at<sup>20</sup> this corner lady.  
Young lady: Then turn green so I can cross.  
(31)

### Just the Trouble

Mother: Now if you two children can't agree  
I shall take the sweets away from you.  
Johnny: But we do agree, Mom.<sup>20</sup> Dick wants the most, and so do I. (26)

### December Transcription Project

Gentlemen:  
Thank you for your order for five dozen alarm clocks.  
There are several dealers in Lincoln handling<sup>20</sup> our product. All of them report good sales and satisfied customers. We know you, too, will be pleased with our merchandise.<sup>40</sup>  
Since you are new to our company, it will be necessary for you to satisfy our credit department<sup>60</sup> with the data they require before time shipments can be made. This is a formality all of our new<sup>80</sup> customers must attend to before charge sales can be made to them.  
As it will take some time for your credit status<sup>100</sup> to be established, may I suggest that as your customers are waiting for these alarm clocks you send us a check to<sup>120</sup> cover the cost of the first order. You may make several sales that otherwise would be lost by waiting.

Very<sup>140</sup> sincerely yours, (143)

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Junior O.G.A. Test

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### Drill on Frequent Phrases

CHAPTER TEN

I understand, we understand, he understands, did not understand, I do not understand, you must understand, he could not understand, I cannot understand, you should understand, our understanding, my understanding, definite understanding, I understood, we understood, it was understood, it is understood, thoroughly understood, enter the,



superior brand, which we are sending at the same price. These, we feel, will please you.

We are sorry to have inconvenienced you.

Very truly yours, (99)

## MR. MUMPUS

By Matt Taylor

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### PART IV

MR. WHITBECK returned to the office at four. Strangely enough, the afternoon had tired him. He had discussed<sup>20</sup> financing plans with a banker, and conferred with his attorney in regard to Mr. Mumpus's incorporation.<sup>40</sup> Such things had never tired him before.

He tilted back in his chair. There was no reason for him to be tired! The<sup>90</sup> Mumpus enterprises were nothing more than a skirmish compared to past campaigns. He should be now in an agreeable<sup>80</sup> state of rising enthusiasm. Instead, his interest lagged. He found himself wondering if Georgie<sup>100</sup> and Russ had gone to see a ball game.

He stirred himself determinedly. There was plenty of work to be done. He spread<sup>120</sup> his elbows on the desk, pushing aside a folded newspaper. It was opened, he saw, at the classified ad<sup>140</sup> section, and squares had been clipped from it. He looked at the top of the column for the heading. "Apartments to Let," it<sup>160</sup> read. Mr. Whitbeck leaned back. He realized then that Georgie and Russ had not gone to the ball game.

With a growl, he<sup>180</sup> arose and went to the inner office. On the drawing board was an incomplete sketch. The irrepressible Mr.<sup>200</sup> Mumpus was trying to milk a cow. For a long time Mr. Whitbeck scowled at Mr. Mumpus, and Mr. Mumpus<sup>220</sup> grinned at Mr. Whitbeck. At the end of five minutes Mr. Whitbeck gave a snort. "They can do as they please!" he<sup>240</sup> said to himself, and left.

On Fifth Avenue, he waited for a vacant taxi. Across the street was his club—a<sup>260</sup> ponderous brownstone building, with great plate-glass windows. Behind each window on the street level was a huge chair, and<sup>280</sup> in each chair was a silver-haired gentleman.

Mr. Whitbeck knew them all. That was Lovejoy, the banker, chewing a<sup>300</sup> cigar and staring vacantly over the heads of the passing throng. He was a widower, and childless, Mr.<sup>320</sup> Whitbeck remembered. The sour-faced man next to Lovejoy was old Radcliffe, the attorney. Radcliffe lived at the club. His<sup>340</sup> children had married, and scattered.

A taxi slowed down and hailed Mr. Whitbeck. But he did not notice. He walked swiftly<sup>360</sup> along the avenue with a sudden determination. . . .

It was almost dusk when Russell and Georgiana<sup>380</sup> returned to the office. Apartment-hunting was an exhausting business. Georgiana sank into the easy<sup>400</sup> chair and Russell switched on the lights.

There was a long envelope on the desk, and Russell frowned as he saw it. "Mr.<sup>420</sup> and Mrs. Russell Whitbeck," he read aloud. He looked at Georgiana curiously. "It's from a Fifth<sup>440</sup> Avenue travel agency," he said.

She arose quickly and read it with him over her shoulder. The travel<sup>460</sup> agency stated that a son had been reserved for Mr. and Mrs. Whitbeck the Baden, sailing the following<sup>480</sup> month for Bremen.

They stared at each other silently.

"Do you think," Georgiana whispered, "he—that your uncle—?"<sup>500</sup>

"No," said Russell. "It couldn't be."

There was a gruff cough from behind the door. They both turned. Mr. Whitbeck emerged from the inner room. His coat was off; his sleeves were rolled to the elbows. The stiff wings of his collar were no longer stiff.<sup>540</sup> His immaculate waistcoat was dotted with ink spots from the pen which he held between inky fingers.

"A—ah<sup>560</sup>—honeymoon," he said, "would be thought, an appropriate wedding present."

"But we can't go!" moaned Georgiana. "Mr. Mumpus—"

"Mr. Mumpus will receive—ah—proper attention," he informed her sternly. "I managed to conceive three<sup>580</sup>—ah—three swell gags in the last hour."

"But your Mumpus enterprises?" cried Georgiana.

"What Mumpus enterprises?"<sup>600</sup> snapped Mr. Whitbeck.

"You said you were going in the toy business and the candy business, and—"

"I don't know what you're<sup>640</sup> talking about," growled Mr. Whitbeck.

He wheeled abruptly into the inner office and sat down at the drawing<sup>660</sup> board. He did not turn when he felt a hand laid gently on his shoulder. But his pen stopped moving.

Georgiana and<sup>680</sup> Russell stood in back of him, looking at each other. Then Russell smiled and nodded, and Georgiana bent close to<sup>700</sup> Mr. Whitbeck's ear.

"If we go to Europe," she said, "you'll have more time to—to—"

Mr. Whitbeck held his breath. "Yes?" he said, quite softly.

"You'll have more time to get the apartment in your house ready for us!"

And still Mr. Whitbeck did<sup>740</sup> not turn. But he gave a great sigh. And he said, with a queer, contented tremor in his voice, "Ah, yes. Of course."

She took<sup>760</sup> the pen from between his fingers and reached to the drawing in front of him. To the signature, "G. Worth," she added,<sup>780</sup> "and E. Booth Whitbeck."

"There," she said; "how do you like that?"

Once again was heard the amazing sound of Mr. Whitbeck's<sup>800</sup> delighted chuckle.

"My name should be first," he said pleasantly, "but we'll let it go." (814)

(The end)

## By Wits and Wags

Fie, Dad!

Dad: Son, who taught you that naughty word?

Tom: Santa Claus.

Dad: Santa Claus?

Tom: Sure, when he tripped over my bed Christmas<sup>20</sup> morning. (21)



### The Right Place

"I want to buy a toy train for my little boy."  
"Next floor please, sir—Men's Hobbies." (14)

### Subject to Interpretation

The holiday excursion train had stopped unexpectedly at a country station, and the guard noticed the smoke<sup>20</sup> pouring from the window of a carriage labelled "No Smoking."  
He opened the door, and, after surveying six <sup>ally</sup>looking, holiday-makers, remarked: "Gentlemen, there are two rules on this line which are repeatedly broken.<sup>60</sup> First, smoking is forbidden in carriages not set aside for the purpose. Also the company's servants may<sup>80</sup> not accept gratuities. You have already broken one of these rules." (93)

### Too Much to Expect

Mr. Ralston: Answer me!  
Timid Pupil: Please sir, I shook my head.  
Mr. Ralston: Well, I can't hear it rattle<sup>20</sup> from here, can I? (24)

### Calling the Turn

Young lady (to cop at busy intersection):  
What's the idea—no traffic light here?  
Officer: I'm the light at<sup>30</sup> this corner lady.  
Young lady: Then turn green so I can cross.  
(31)

### Just the Trouble

Mother: Now if you two children can't agree  
shall take the sweets away from you.  
Johnny: But we do agree, Mom.<sup>20</sup> Dick wants the most, and so do I. (26)

## December Transcription Project

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enter into, extra discount, over the, under any, under consideration, extra fare, short time, center line, agree with you, have done, we have done, I have done, has done, has been done, will be done, would be done, should be done, could be done, may be done, can be done, what has been done, must be done, quicker than, sooner than, nearer than, worse than, better than, rather than, higher than, greater than, further than, larger than, faster than, longer than, give us, gave us, allow us, write us, wire us, let us, regard us, tell us, to us, told us, favor us, credit us, shipping department, purchasing department, accounting department, banking department, furniture department, repair department, shoe department, post office department, grocery department, credit department, of course, of course it was, of course it will be, of course they will, of course they have, of course it is, as a matter of course, as a matter of fact, on account of the fact, I am aware of the fact, at once, at any rate, do you know, I always, he always, you always, we always, on hand, as follows, your immediate attention, whether or not, do you know whether or not, whole lot, and another, ten days' sight, great deal, great pleasure, take pleasure, your order, we have your order, thank you for your order, first-class, first-class mail, first-class condition, first-class manner, once in a while, in the first place, in the second place, in the next place, so far as I know, long past due, to such an extent, to some extent, to a great extent, to a large extent, at all events, over and over again, in my opinion, in my judgment, at the same time, in other words, sometime or other, as quickly as possible.

#### CHAPTER ELEVEN

A.D., a.m., p.m., c.o.d., price list, list price, list prices, selling price, market price, bank draft, commercial draft, order blank, application blank, enclosed blank, Associated Press, Democratic party, Republican party, political party, New York Central, Michigan Central, Illinois Central, Union Pacific, Northern Pacific, Southern Pacific, Canadian Pacific, Baltimore & Ohio, Grand Trunk, Great Britain, Grand Jury, school board, school board committee, Federal Reserve Board, chairman of the board, Board of Education, Board of Directors, Board of Management, Board of Health, Board of Managers, Board of Commissioners, General Manager, Assistant General Manager, vice versa, Board of Trade, profit and loss, bills payable, bills receivable, endowment policy, Postmaster General, stock market, curb market, indemnity policy, member banks, commercial paper, bond and mortgage, account current, chattel mortgage, certificate of deposit, par value, Chamber of Commerce, chambers of commerce, County Council, parcel post

DON'T be afraid to knock any real evil for fear of being called a knocker. Nothing bores us more than the caviling critic who knocks without judgment, and his fellow, Mr. Would B. Agreeable, who never knocks, never has an opinion of his own, and is, beyond argument, convinced that "whatever is, is right." Of the two evils, we think the latter is the worse.—M. L.

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